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HOW MUCH SHALL I GIVE?

By

JULIAN BRANDT

THE FRONTIER PRESS
NEW YORK



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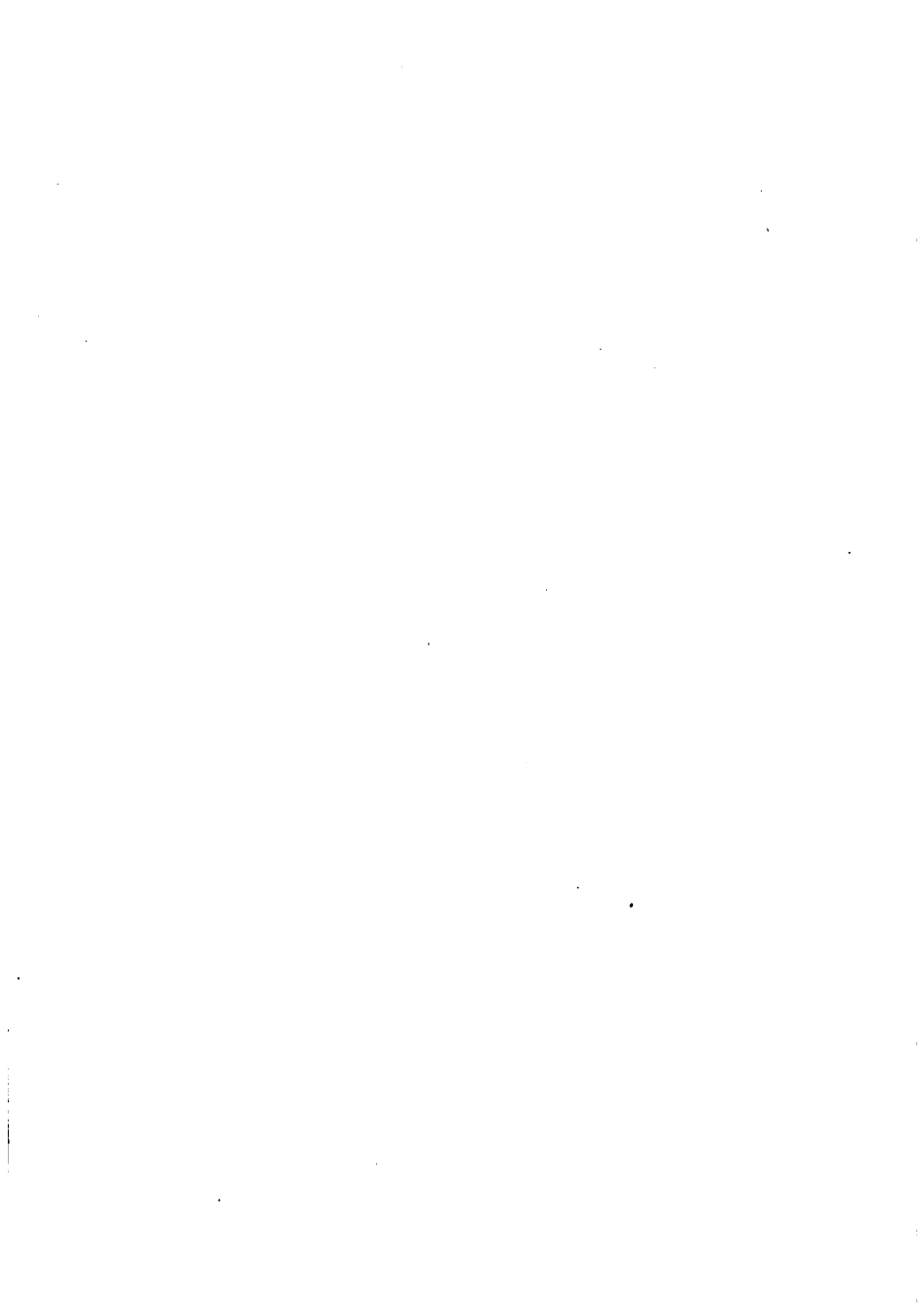
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HOW MUCH SHALL I GIVE?



HOW MUCH SHALL I GIVE?

By

LILIAN BRANDT

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UNIV OF
CALIFORNIA

NEW YORK
THE FRONTIER PRESS

1921

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TO VIND
ASSOCIATION

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TO
THOSE WHO SEEK CONTRIBUTIONS
THOSE WHO CONTRIBUTE
AND THOSE WHO DO NOT

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INTRODUCTORY NOTE

By Professor FRANK A. FETTER
Past President of the
American Economic Association

Forty or more papers were submitted to the American Economic Association in competition for the Karelsen Prize of 1920, on the subject, "What can a man afford?" The Committee on Award, of which I was Chairman, narrowed the competition, after a careful reading, to some six or seven papers of exceptional merit. Among these, three stood out above the rest and were included by each of the three judges, after their independent reading of the papers and without consultation, in the list of the best three essays. The ranking within this group of three presented, however, no small difficulty.

Speaking at least my own judgment, I would say that the three essays exhibited a certain likeness in their scholarly ordering of materials, but each shone with some distinctive merits. The present monograph, which in the final result was ranked third, with honorable mention, excelled particularly in its analysis of the motives of givers, in its broad outlook over the history of charity, and in its evidences of practical contact with the financial problems that face the modern organization for social work. I was interested to learn that this paper was

from the competent hand of Miss Lilian Brandt and glad to know that it would be given to the public in book form. It contains much food for thought for every citizen in its discussion of a neglected aspect of modern voluntary philanthropy.

FRANK A. FETTER.

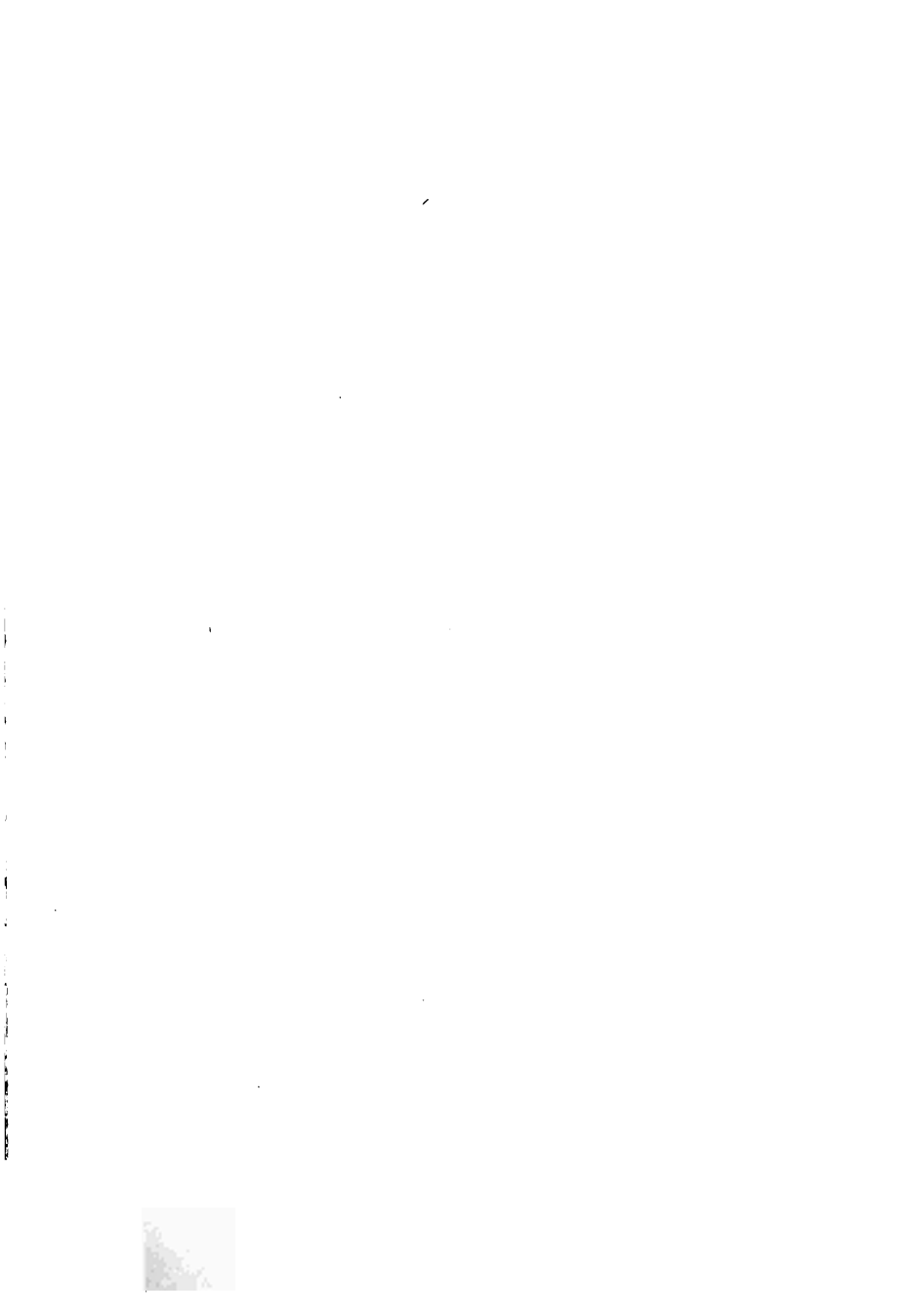
Princeton University,
September 2, 1921.

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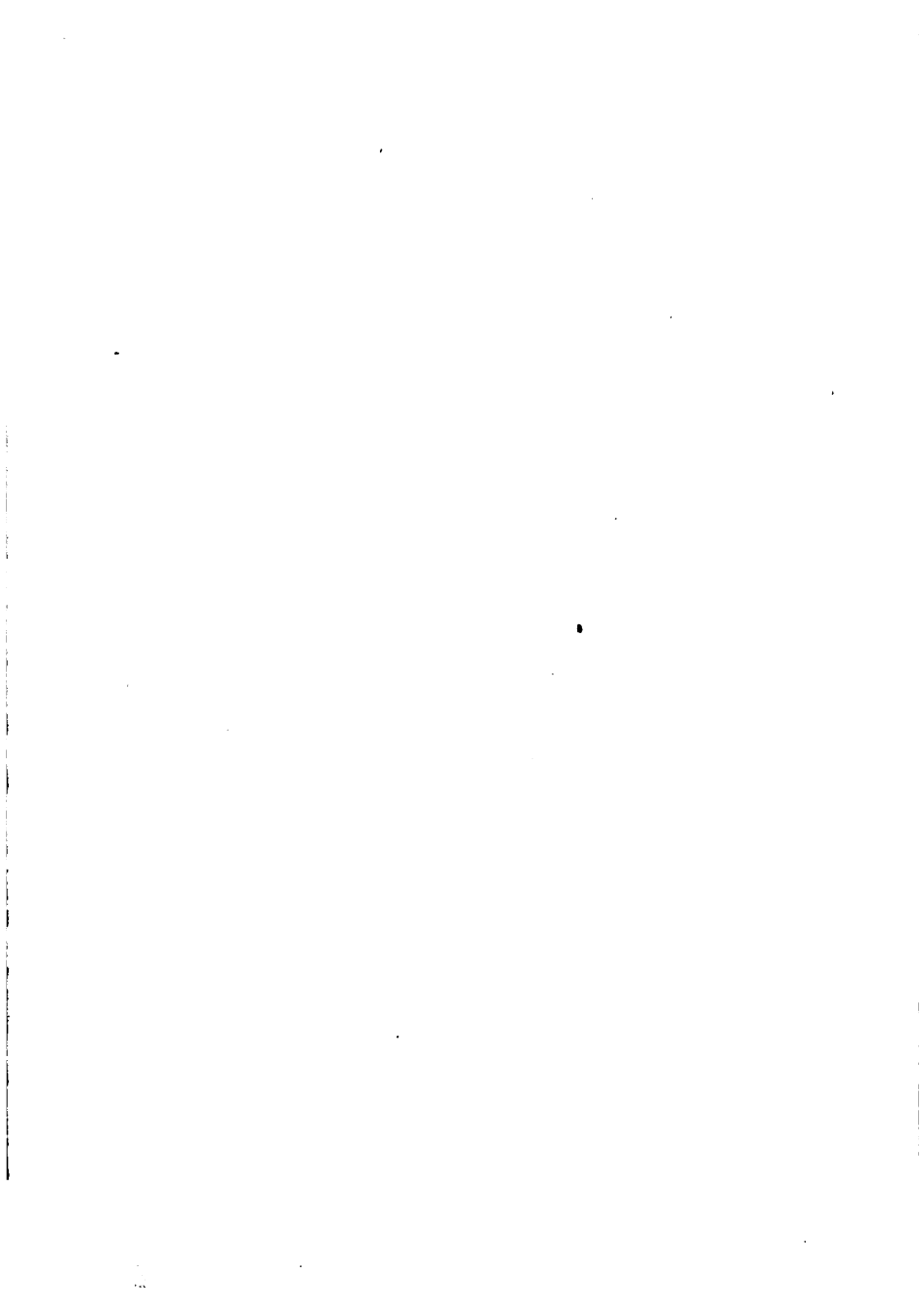
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The success of modern philanthropy
is predicated upon the discriminating
intelligence of citizens.

Edward D. Devine



I

THE QUESTION ANALYZED

"How much shall I give?" is a question which most of us are constantly having to answer. We may think of the object as "charity and philanthropy" or "good works" or "educational, religious, scientific, and philanthropic purposes" or "social work"; or we may not think of it by any general term, but as a succession of individual persons and societies and causes. We may make it a considered item in a pre-arranged budget of our personal expenses for the year; or we may merely decide from day to day, whenever any sort of appeal reaches us, how much to give in each instance—to our church, to our college endowment fund, to this beggar holding out his hat on the street, to this or that charitable organization, to "poor cousin Annie," to our washwoman when her son "gets into trouble," to the Near East Relief and to the sufferers from famine in China—keeping no account, still less footing up a column to see how much it amounts to in the course of the year and what percentage it is of our total expenditure. We may have a feeling that it "ought" to be something like ten per cent of our income, or—whatever we may

give—we may admit no obligation at all. We may never give anything, but that is none the less making a decision. In one way or another, with more or less deliberation—usually less, to be sure—we are all facing this question and answering it day after day, and year after year.

DOUBLE ASPECT

When we stop to think about it, "How much shall I give?" splits into two questions: "How much can I afford?" and "How much ought I give?" In the one aspect it presents itself as a question in economics. It relates to a detail in the use of income—the way in which the individual apportions his income among his various economic wants. It asks: At what point and under what conditions does contribution to philanthropic purposes emerge above the margin of consumption and come into the standard of living; and after it has effected an entrance, how does it rank with other elements in the standard of living; what place does it hold in the family budget? Is it, in other words, a luxury or a necessity? Or better, how much income must one have before this item passes over into the class of necessities; and with successive increments of income, how does the proportion allotted to this item vary?

On the ethical side, the question is the extent of

the individual's moral obligation to help in the support of philanthropic work. What has the social conscience to say about it? Or, if the social conscience has not yet taken cognizance of it, are there ethical standards which influence men under different circumstances in varying degrees; and if so, what are they? What is the net result for this particular detail of conduct of the innumerable categorical imperatives which beset our path?

Now whenever any element in the standard of living is isolated for study it acquires an importance which it cannot maintain in the combination. When a family budget to meet the requirements of a normal standard is made up by adding together the amounts deemed necessary to provide a normal standard in each of its component elements considered separately, the total income called for is always far above—not merely what most families have, but above what we know many families actually manage to maintain a normal standard *on*. For the standard of living is not so much a physical or arithmetical combination of the different elements as it is a chemical combination. Each item takes on new values in association with the other items, becoming more or less important—and different in “color” as well—than when it stands alone. And it is only in academic discussions that it does stand alone.

In the same way, if we attempt to formulate our

ideals of the individual's duty with respect to each of his many relations in life—family, friends, church, occupation, community, and so on—and then add together all these different “duties,” we come out with a sum of moral obligations which no one meets, or could meet. Duty, in each relation, depends upon its reconciliation with the duties in the other relations, and thus the moral life also resembles a chemical fusion of its component elements. And so, in considering this question of what we ought to give to philanthropy, we are obliged to discover not only what our ideals are on this particular detail, but also to what extent they are effective in every-day life, where they come out in competition with other ideals, with inertia and tradition and ignorance.

REPLIES OF ECONOMICS AND OF ETHICS

Both economic theory and ethical teaching have an answer ready for the question “How much shall I give?” as they have for every inquiry. Economics would reply, in the simple and incontrovertible fashion it has: *The economic use of the individual income consists in getting the maximum gratification out of it; the individual will get the maximum gratification when he so apportions it among the goods he chooses that their marginal utilities are as nearly as possible equal; he can, therefore, afford to devote*

to charity just the amount which will bring him greater satisfaction when so used than it would if spent on any other "good"—no more and no less.

Ethics has an equally simple and incontrovertible reply: *The moral use of the individual's income consists in so applying and distributing it as to further in the maximum degree his ideal standards and the welfare of his fellows; he ought, therefore, to devote to charity just as much of his income as will not better promote these ends if used in some other way—no more and no less.*

These two rules may sound incompatible, but for all practical purposes the economic use of income and the moral use of it are identical. The matter of personal satisfaction on which economic choices are based is a very complex affair, involving ultimate as well as immediate good; intellectual and spiritual as well as physical welfare; consideration of family, friends, associates, and an ever-widening circle of mere fellow-beings—until in the completely "socialized" man the sense of responsibility for the common welfare becomes one of the strongest of the economic forces. Equally complex is the sense of right and wrong which determines moral choices. Obligations to family, friends, city, nation, business, philanthropy, and a multitude of other institutions, compete with one another as well as with obligations to oneself. Regard for others which disregards personal welfare and development is as much con-

demned by the ethical ideal as absolute selfishness, did such a thing exist. It is the common welfare, not merely the welfare of others, which is the criterion. It may be difficult to know in advance whether one is making a truly economic choice or a truly ethical choice, for the validity of both economic judgments and ethical decisions depends on knowledge and intelligence as well as upon intention, but we may at least be confident that the "economic man" and the "ethical man" are not in conflict with each other if they know their real interests. The "man," therefore, of whom they are component elements, can afford to contribute to philanthropic purposes to just the extent that these purposes promote the general welfare, his own included, and he ought to do exactly that.

OBSTACLES TO ESTABLISHING A SCALE OF CONTRIBUTIONS

At this point we may imagine the hypothetical man of flesh and blood who is trying to answer the question for himself in terms of dollars and cents impatiently throwing down the pencil with which he has been figuring away at his budget, and objecting with all courtesy: That sounds all right, and I have no disposition to dispute it, but how does it help me out? It doesn't tell me how much *I* can afford, and how much *I* ought to give next year, or

whether I shall say Yes or No to this appeal that has come today. How am I to know what particular distribution of my own income satisfies these two standards? Let's get down to business.

It must be admitted that the replies of ethics and economics, theoretically satisfying as they are, leave a good deal to be desired as a practical rule of life on which to base daily decisions. They are more easily applied after the event, in passing judgment on previous acts of which the results may be traced; and they can be applied more easily to mass actions of groups, or to typical actions under typical circumstances, than to a particular act of a particular individual.

A more satisfactory reply, no doubt, from the individual contributor's point of view, would be a graduated tariff of amounts for incomes of different sizes. He could then run his eye down the column until he found the figure nearest his own income, note the contribution assigned to that income, and take it for granted that he would be doing his part if he gave that amount. But in order to set up such a tariff it would be necessary to know, in the first place, how much money is needed for the philanthropic business of the nation, and that we have no data for determining. We do not even know how much is now spent for such purposes, and we have no idea whether the amount that is spent—whatever it is—represents fifty per cent

or five per cent or five hundred per cent of what is needed. It would be necessary to have also various other data equally difficult to obtain, but the lack of this fundamental and elementary item of the aggregate amount of money needed is enough to destroy at the outset any incipient dream of being able to establish a scale of contributions which would satisfy the standards of ethics and economics or even of mere common sense. And suppose the individual contributor had such a tariff to consult. It would give him only the aggregate amount which he could afford and ought to contribute. It would not help him to decide how to apportion this amount among the various agencies asking for support.

PLAN OF THE BOOK

Without expectation, therefore, of arriving at any formula so simple and so superficially satisfying as a graduated scale of percentages, it may nevertheless be of interest to see whether there is not some answer to this question which would be of help both to those who are desirous of answering it for themselves in such a way as to do their share in promoting the common welfare, and to those who, through their appeals for contributions, are constantly forcing the question on their fellows and influencing their answers. To this end the following pages will consider :

What motives lead us in America today to make voluntary contributions to philanthropic purposes, and what forces determine the amounts that we give;

How much, as a matter of fact, in proportion to our incomes, we do give;

What answers have been given to this question by teachers and philosophers of the past;

The practical answer implicit in the methods of "war chests" and "community funds" of the present day;

Our American ideals in the twentieth century on this question of the proper place of philanthropy in the individual life.

Out of this emerges at the end a formula which is suggested for consideration by those who contribute to the support of social work and those who seek their contributions.

II

WHY WE GIVE

Motives to philanthropic action, like causes of poverty, are rarely found "free" in the geological sense. One is reinforced by another or inhibited by another, and every act results from the interplay of many conflicting forces. In the case of an individual contributor it would be as unscientific for an observer to undertake to say what considerations determine his contribution, and their relative weight, as it would be in the case of an individual needing charitable assistance to assign the cause, or—as the charity organization societies used to do—"the principal and two subsidiary causes," of the need. Nor would it be easy for any one of us, even with the most candid intentions, to set down accurately the reasons why we have given to this or that organization, and why we have given just the amount that we have given.*

Turning, then, to informal observation of ourselves and other human beings for suggestions as to the effective springs to philanthropic action, it seems clear that there is a great variety. Intellectual and

*An interesting attempt to secure such information was made recently by the Welfare League of Louisville. It is described by Elwood Street in the *Survey* for August 16, 1921.

aesthetic feeling, as well as social, moral, and religious considerations, are involved.

I. SYMPATHY FOR SUFFERING

The fundamental, primitive, probably instinctive, desire to relieve physical suffering is still no doubt the most general and the strongest of all motives. Excessive cold in winter, scorching heat in summer, automatically increase the receipts of charitable societies. When an earthquake or a fire or a flood destroys property and lives, money pours in—sometimes much more than is needed—to provide shelter for the homeless, food for the hungry, clothing for the naked, and burial for the dead. A shabbily dressed man with a deformed hand goes through a street-car distributing cards calling attention to his misfortune, and when he collects them he receives dimes, nickels, and quarters from all but two of the passengers, notwithstanding his obviously professional air and a law against begging. Another man puts a black patch over one eye, hoists a sign "I AM BLIND," sits on the side walk with his hat inverted in his lap, and in an hour or two has a collection of coins amounting to more than a day's wage for ordinary labor. When war creates a vast amount of acute suffering, unimagined millions are forthcoming for the recognized agencies which undertake to relieve it, and "charity fakirs" make fortunes col-

lecting money ostensibly for such purposes from a public whose critical faculties are even more than normally under the domination of their susceptibilities.

Successful appeals—in annual reports, circular letters, newspaper stories, and advertising—are directed primarily toward exciting sympathy for the suffering of individuals and desire to relieve or prevent that suffering, or—putting it positively, and in the phrase of a recent “community fund” campaign—to “bring sunshine into the shadowlands,” or something like that. The more vividly the individuals are pictured, the greater the returns. Red Cross posters during the war and the appeals of the organizations for the relief of the starving populations of Europe, readily occur in illustration; but even in normal times this is the string on which the social agencies most frequently play. Even the movements for general improvement of conditions owe much of their success to ingenuity in making the public “visualize” the individual who is to be benefitted—the child toiling in the mill, the father dying of tuberculosis, the victim of “phossy jaw.” “Your subscription will help bring a smile to many weary children,” pleads a circular from the National Child Labor Committee, asking for “two wonder-working dollars.”

II. DESIRE FOR DIVINE APPROVAL

Philanthropy as a means of escaping hell or winning heaven still exists. Not so many years ago, a woman who left her entire fortune to charities explained that she did this because she was convinced that her future welfare demanded it. The court, however, on the appeal of the family, set aside the will, on the ground that she had been suffering from a delusion.* Public opinion, that is to say, no longer recognizes the religious motive for charity as justifying such extremes as this, though the belief that gifts to charity are acceptable to God and constitute a claim for reward after death is still an active factor in the minds of many, and many more are influenced by the general teachings of their religion which have established in their minds the conception of charity as a virtue. One of the campaign documents used by the community fund in an Ohio city reads thus:

“There is something about this thing of giving that blesses us. No man has ever impoverished himself by giving. It cannot be done. Those who give most, have most left. . . . I believe that every one who gives a penny will get it back a hundredfold. I believe that every one who dries a tear with his assistance will be spared the shedding of a thousand tears. . . . Give—and somewhere, from out the clouds, or from the sacred depth of human hearts, a melody

*This incident was told by Mr. Robert W. de Forest, of New York, at the National Conference of Charities and Correction in 1903.

divine will reach your ears, and gladden all your days upon the earth."

A newspaper advertisement in behalf of the Armenians opens its appeal with "STORE SOME OF YOUR MONEY IN HEAVEN! DON'T PUT IT ALL IN THE BANK!" and closes with "CONSULT THE HEAD FOR BUSINESS AND THE HEART FOR CHARITY!" The Interchurch World Movement got returns at the rate of a thousand letters a day from a series of advertisements, the most successful of which pictures a prosperous man and his wife seated in an expensively furnished library, studying their family budget, and shocked by the discovery that "what they had set aside for benevolence would just about buy one new automobile tire." The advertisement translates this into "The price of one tire—for God," explains the hopes of the Interchurch World Movement to enroll ten million "Christian Stewards" in "the holy habit of giving of themselves and of their resources"; and drives home the point to the individual reader at the end, with unexceptionable advertising technique, by asking: "Will you lift God's portion from the bottom of your budget to the top? Will you do it now?"

III. TO MEET THE EXPECTATIONS OF ASSOCIATES

Desire for social esteem or its negative aspect—to avoid dis-esteem—is undoubtedly a factor. To contribute to charity is "the thing to do" in many

social circles. Further than that, it is not only in the imagination of the cynic that a woman ambitious for social advancement may subscribe generously to some charity simply because she is asked to do so by a woman of social standing who could further her ambitions. The rivalry of business houses for a record in giving during the war, their contribution of space in their own regular paid advertisements, was "good business" as well as patriotic benevolence. Retail merchants regularly contribute to local charities as a form of advertising. That this is the light in which such donations are regarded is evident from the fact that in income tax statements they were at first usually included as a matter of course with advertising, among the "ordinary and necessary expenses" of the business, to be deducted from the gross receipts in determining the taxable net income.* The Treasury Department ruled that these contributions are not a necessary expense, and this might be construed as a pronouncement of the social conscience that the desire to advertise business is not a legitimate motive to philanthropy, except that the ethic of the Treasury Department requires it to interpret the income tax law in such a way as to make it yield the maximum revenue.

Aside, however, from the desire to secure some social or material advantage, everybody wants to

*Reflections on the Income Tax, by Bernhard Knollenberg, in *The Atlantic Monthly*, July, 1920.

do "what is expected of him"—by his immediate associates and by society in general; and to the extent that he senses what those expectations are he tries to meet them, even if for no higher reason than to escape importunity or a disagreeable reputation. He defers to the social conscience—or social judgment or taste, whichever it may be—and his individual taste or judgment or conscience is influenced by it, just as his own in turn helps to determine that of society. During the war mercantile houses, factories, schools, offices, and homes coveted the right to display a "100 per cent" sign. Children in school, workmen in factories, sales-girls in stores, could hardly escape buying Liberty Bonds and contributing to the war relief agencies, for the pressure of this motive. It is a central principle in the "community chest" movement, and it is utilized in all campaigns or drives for funds or memberships. Tags, buttons, and solicitation in the open—whether by individual beggars or on behalf of organizations—are all methods of exerting the coercion of public opinion, and of utilizing the impulse to imitation, which leads people to do what others are doing, without reflection or conscious motive. It may be only pseudo-public-opinion which is exerted, to be sure—not so much the common judgment as what ex-president Hadley once called the "common lack of judgment"—the result of a tissue of slogans which may or may not be

true, but which at any rate owe their influence not to their own merit, nor to a discriminating acceptance of them by the public, but merely to the hypnosis which is produced by sufficient reiteration.

IV. BECAUSE OF FAMILIARITY

Familiarity is a great asset to any philanthropic agency in its relations with the contributing public. Its age, the character of its work, its success in advertising itself, are all factors in determining how well it is known. The mere fact that an institution has been operating for eighty-five years and that its name "means something" to the average citizen creates a presumption in its favor in his mind. A trade-mark like the red cross or the double red cross helps to establish identity and increase familiarity. A hospital or home for children, with its conspicuous buildings and easy appeal to the imagination, has an advantage over a society of lower "visibility," whose plant consists of desks and filing cabinets and telephones, housed in a few rooms in an indistinguishable office building. Mere repetition of an appeal, year after year, if it reaches a large enough audience, will have a cumulative effect, if there are no counteracting influences, for a certain proportion of the old contributors will be held each year, while new ones will be attracted. An impressive example of what can be done in this way is offered by the

"Hundred Neediest Cases" of the *New York Times*. Under this caption for nine or ten years the *Times* has published each winter, a few weeks before Christmas, stories of a hundred families, selected by three or four of the city's charitable societies as being the "neediest" under their care, with an estimate of the amount of money needed for each for a year. The first winter only a fraction of the total amount required came in—\$3600. Each succeeding year it increased, until by the end of the decade the returns were over \$100,000—an average of \$1000 apiece for the hundred families, and more than twice as much as was needed for them. The hard times and the psychological reaction against giving following the war affected returns in 1920, but if the rate of increase had kept up it would not have been long before the "hundred neediest" families would have been collecting enough money to take care of all the poor in New York. No doubt the charitable societies profited by the experience of each year to select with better judgment their "neediest cases" the following winter, and to set forth their circumstances in more appealing terms, but they had already given considerable thought to such problems, and these stories do not reveal a "technique" at all different from that employed in isolated newspaper appeals scattered through the year. It seems clear that the increase in contributions was due primarily to the appearance

of the appeal year after year, under the same arresting caption, until it came to be an established feature of the pre-holiday issues of the *Times*.

V. THROUGH A SENSE OF LOYALTY

Loyalty is a very powerful force in determining contributions to philanthropy. It may be a high form of loyalty, compounded of affectionate interest and intellectual approval, as exemplified pre-eminently in the support given by alumni of colleges to their alma maters, and frequently also in the support of charitable societies and institutions, especially those which rely on membership fees for a substantial part of their income. Instead of intellectual approval, the desire that something with which one has an association should make a good showing may combine with affection, to inspire, for example, a gift to one's native town or to the city where one has made his fortune. It may become a matter of family tradition to give generously to philanthropic objects, and many families hand on from one generation to the next a loyal concern for the particular charitable objects with which they have been identified. Many a man or woman has his "pet charity," and many a society has its little nucleus of faithful friends who "can be counted upon" to "put their hands in their pockets" and see that deficits are made up. In its lowest form loyalty

is mere stupid inertia, and there are many people who keep on giving a certain amount year after year to a certain list of philanthropies simply because for one reason or another they began once upon a time to give those particular amounts to those particular organizations.

VI. FOR THE PLEASURE OF DOING GOOD

Another powerful motive force resides in the exhilaration which results from "doing good," that is, from intending to do good, for the average heart does not require assurance of the result. This is an able adjunct to the stimulus of sympathy. In its crudest form it is the "glow" commonly associated with tossing a coin to a beggar. In a more refined form, and combined with the patriotic desire to "help win the war," it was largely responsible for the popularity of the agencies which undertook to contribute to the morale of the fighting forces and their families. It is one of the basic elements in the appeal of the peace-time program of the Red Cross. There is no greater excitement than that of doing good to somebody who has no legal or domestic claim on one's interest, and while this leads especially to the giving of "personal service," it is also an important influence in stimulating contributions of money.

VII. INTELLECTUAL AND AESTHETIC FORCES

There is, finally, a part of the modern interest in philanthropic activities which has its longest and strongest roots, not in impulse and feeling, not in considerations of right and wrong, not in concern for suffering individuals, but in reason and in taste. It is intellectual and aesthetic rather than ethical or instinctive. Endowments for scientific investigation, for the study of social problems, for the support of colleges and universities, and similar gifts, are due primarily to an impersonal desire to promote the general welfare and to the conviction that the best way to do this is by facilitating research and the diffusion of knowledge. Organized efforts to improve living and working conditions have their roots in the sense of justice and the sense of decency, as well as in the feeling of benevolence, and these considerations which have been active in developing the housing movement, the tuberculosis movement, and other "preventive" work, have affected also the attitude towards the older forms of philanthropic endeavor. Neglected children, forlorn old men and women, prostitution, unnecessary disease, unsanitary housing, inadequate wages, overwork, and all the rest, have become for some people not so much matters of conscience as of intelligence and taste. The mind condemns such things as both undesirable and unnecessary, and therefore foolish,

and it offends the sense of decency that they should continue to exist.

INACTIVE MOTIVES

Certain considerations which might be expected to function seem in practice to have little influence in determining the individual's contributions to charity. Theoretically, there is no place for organized private charity either in the scheme of individualism or in that of socialism. The consistent individualist, who believes with William Graham Sumner that social classes owe each other nothing but "good-will, mutual respect, and mutual guarantees of liberty and security," and the consistent socialist, who believes that all the needs of the individual should be provided for by the state in its corporate capacity, might logically alike refrain from contributing to the privately financed charities of a capitalistic society. But consistency is not often found in human conduct, and socialist and individualist alike seem to be actuated in this regard by such considerations as we have been discussing rather than by their ideals of what the relation of the individual to the state or of individuals to one another ought to be.

The benefactions of industrial and financial magnates are frequently described as attempts to salve their conscience for exploitation of employees or consumers or other anti-social conduct, or—if it is

not a matter of conscience—at least to distract attention from such acts and win instead approval as public benefactors. The superficial facts frequently point to such an interpretation: a certain philanthropist has been—is still—an exploiting employer; public opinion condemns him for that; he endows a hospital or gives a park to the city; public opinion applauds. But whether, on the one hand, his motive for making the gift has been to do penance for the exploitation, stifle the condemnation, and secure the applause; and whether, on the other hand, the public exonerates him for the business practices in consideration of the public-spirited gift, is not so clear. It is more likely that both the man and the public think of the two aspects of his conduct separately. The man is dominated by one “ethic” in his business relations and by another in his relations to the community, and he may not be conscious of the discrepancies between them. No man is a chemically pure captain of industry. He is moved, like Shylock, by the impulses common to the human heart, and his gift is more probably in response to the same sort of impulse as moves a college professor to send his ten dollars to the S. P. C. C. or the fresh-air charity, rather than the result of any subtly reasoned scheme for squaring his account, either with his conscience or with society, for the low wages in his factory or the unsanitary conditions in his tenements,—which on the

contrary he would find logic to defend. His standards, like those of the rest of us, are kept in compartments. Society also keeps its standards in compartments, and commonly judges each act as it comes along, with reference to its social effect, and not with reference to the rest of the doer's life.

Another motive frequently ascribed, which seems to us to imply far more deliberate thought than is usually given as a matter of fact to this question by individual donors, is fear of the "lower classes" and a desire to "keep them quiet" by throwing out a handful of coins once in a while or by doing something for their comfort. This was undoubtedly a motive for the lavish public relief of the Roman Empire, and it may inspire certain public policies in America today; it may also be a consideration which has some weight with philanthropists in England—where we believe the explanation originated; but it is certainly a very insignificant factor in American philanthropy, if indeed it has any place at all. Not only is it improbable that Americans think out so carefully the relation of their charity to the social and economic tendencies of the time, but American capitalists have not been in the habit of cowering before labor, American labor is not open to placation by such childish methods, and America has no pauperized sub-stratum, below "labor," of which the upper classes are conscious as a menace. Fear of social consequences which

may be averted by almsgiving must be counted out as a motive in America. A desire to reduce the dangers from communicable disease, however, and similar considerations of self-protection, have undoubtedly become active in recent years in consequence of the educational propaganda in regard to the far-reaching social significance of poverty.

THE PREPONDERATING CONSIDERATIONS

The relative weight which various considerations have in determining contributions to philanthropy in America at the present time can be only a matter of speculation. As however we consider the nature of the appeals made by organizations which rely upon voluntary contributions for support, and as we notice how the public responds to these appeals, this much at least seems clear: that this is not so much a matter of reason or of conscience as of habit, tradition, imitation, social pressure, and sentiment.

III

HOW WE DECIDE WHAT TO GIVE

As for the amount which is given, whether by individuals or in the aggregate—that also is determined by the joint action of a number of circumstances.

I. EXTENT OF THE SUFFERING

Foremost among these is the amount and intensity of the suffering which exists. By this we mean of course the “effective” amount—what we are conscious of; and this depends as much on publicity methods and the psychological state of the public as it does on the actual conditions. The war not only increased the suffering in the world, but increased our sensitiveness to it, and by extending our horizons brought a larger proportion of the world’s miseries within the range of our vision. The story of social work in America is largely a chronicle of the uncovering of one layer after another of social need to our consciousness. It is for the purpose of making needs more vivid that the regular relief agencies in recent years have been using increasingly “human interest stories,” photographs, and motion pictures; and that “starvation dinners” have been staged in the ball rooms of New

York hotels on behalf of the populations of devastated Europe.

There is a limit, however, to the effectiveness of even the most inspired devices for stimulating the imagination. Tragic photographs of starved children and skeleton babies fail now to bring the response which could have been counted on a few years ago. This may be partly because the more we have learned about the needs of the war-ravaged countries, the more overwhelming they have seemed, so that, even with the utmost ingenuity of the appeals in indicating what a small contribution will do, they have had a paralyzing effect on the individual's sense of responsibility, and we unconsciously assume a mental attitude not unlike that with which we face a cataclysm of nature; but partly also because horrors have become so commonplace that they cease to arouse the sympathy. The emotions become fatigued, like the frog's muscle in an experiment; increasing doses of stimulation must be applied to produce equal reactions, and finally the point is reached at which it is impossible to excite any response.

II. RESPONSIBILITY FELT BY THE INDIVIDUAL

Next to the extent of suffering as a factor in determining the amount of contributions to philanthropy may be mentioned the degree of responsibility for it which the individual feels. A kind

of need for which society in its corporate capacity has assumed responsibility, and which is understood to be provided for by the state through resources raised by taxation, does not excite a response from voluntary contributors. No properly trained Englishman could get interested in the needs of a family which is "a case for the Guardians." Even in America, where we are not so certain of everything as they have been until recently in England, many case records bear the decision "Not a case for the Charity Organization Society" or "The overseers should take charge." It would not be easy to raise money for the care of the insane nowadays because we assume that that is done by the public authorities.

It might be expected, as a logical inference, that the gross amount of private charity would decrease as the amount of "social work" done by the state increases. If the total amount needing to be done, and recognized by society as desirable, were a fixed and ascertainable quantity, and it were merely a question of apportioning it between public and private responsibility, this is no doubt what would happen. But the total is a variable, which is constantly increasing as the sense of social responsibility develops and as knowledge of social conditions widens the scope of social concern; and so what has happened thus far is that the two forms of social work have advanced *pari passu*, or if not literally in step, for the progress has really been by jerks,

at any rate both have increased in volume tremendously in America, and the signs are for further increase in both. There are individuals who say, "The city does all that, or it ought to," but they are not numerous.

There are many more who disclaim their responsibility by saying, "Let the rich attend to those things," and until recently it has been a common feeling that private charity is a class matter (though to be sure we have no "classes"), and that "the rich" ought to "care for the poor." While there has been a tendency in recent years for social agencies to look more to the moderately well-to-do, the educated and professional classes, for sympathetic support, than to the excessively rich, still there has been practically no effort, until within the last few years, to distribute the responsibility over all the economic grades of the community. That this can be done has been demonstrated. (See below, page 56.)

III. TAXATION AND TAX EXEMPTION

The rate of taxation, especially on incomes, has a pronounced effect on the amount contributed voluntarily for philanthropic purposes. When the income tax legislation of 1917 was before Congress, there was grave apprehension as to the effect which it would have on the finances of educational and charitable enterprises, and it was a committee rep-

representing the interests of such organizations which secured the exemption of contributions, up to fifteen per cent of the income, from both the normal and the super tax. Private philanthropies were already having more than usual difficulty in "finding" the money which they needed, because of the competition of the many new demands made by the war, and it was feared that the high rates of the new tax suddenly applied to "the incomes which are at present largely drawn on" for their support would cause so serious a diminution that many of them would be obliged to go out of business.

It was argued that donors would be likely to cut down their contributions by the amount of the tax on them, at the very least, so that it would be the philanthropic and educational agencies which would pay the tax in fact; and that, since these organizations were engaged in "work which sustains and strengthens the social and moral fibre of the nation," it was to the public interest that the government should avoid doing anything that would discourage their support. The additional argument was made that the government would be compelled to take over the work done by private agencies forced out of existence by failure of contributions, and would therefore be obliged to spend more than the proposed loss in taxes. This argument, however, assumed far more standardization of the social ideals, a much more obvious connection between the

work of social and educational agencies and the public welfare, a much more sensitive response on the part of legislative bodies to changes in social needs, than there is any warrant for assuming. It is much more likely that the work would simply not have been done, and would not have been missed by the general public, and that the bills would have been paid unconsciously, if there were any, over a long period, in indistinguishable increments to the cost of public provision for the sick and criminal and dependent, and in increased work for the private agencies after the stringency of the war period was relieved.

Since the deduction was allowed, we shall never know what effect the tax would have had without the allowance.* And we cannot tell what effect the allowance of the deduction has had. In the aggregate contributions have been larger than ever before. How much less they would have been if they had been subject to the taxes; how much greater, if any, they would have been if there had been no income tax at all to reduce the individual's surplus resources; whether a tendency to reduction such as was anticipated could have been counteracted by increased efforts on the part of the social agencies; and whether, if it could not have been counteracted,

*We could only have guessed at the effect, even if the deduction had not been allowed, because of the many other factors involved, and the lack of data about the finances of privately supported charities.

the results would have been good or bad for social work and for the common welfare—might be interesting questions to speculate about, but cannot be answered.

Irrespective of the provision for deducting contributions, the high rates of taxation on incomes, persisting through the period of economic readjustment which has in general reduced profits and real income, seems to be having the effect which would be expected, now that the high emotions of war time have been succeeded by comparative apathy. There are no statistics to indicate how far this goes, but many a man may be heard to say, as he drops in the waste-basket an appeal for a contribution to social work: "Well, they needn't expect anything from me until taxes come down"; and the impression prevails generally among social agencies that their difficulties in securing funds during the past year or two have been largely due to a wide-spread feeling of this sort.

IV. RIVAL INTERESTS

Competition of other interests influences the amount, both of individual contributions and of the total fund available for philanthropic purposes. A people preoccupied with the fundamental problem of keeping alive, as the American colonists were in the first decades of life in this country, or with the

primary necessity of establishing equitable relations among classes, as the ancient Babylonians were, will not ordinarily give much attention to developing philanthropic undertakings. A man engrossed in business or domestic difficulties, likewise, is not a good "prospect" for a contribution, though one who is in love, or has just put through a profitable transaction, or has just eaten a good lunch, is likely to respond favorably. In the period through which we have just been passing, the struggle to maintain standards of living in the face of high prices, high taxes, and diminished profits, has no doubt been responsible in many cases for reducing or eliminating altogether gifts to philanthropic purposes. In short, there are a great many things which come before philanthropy in the standard of an individual or of a nation. It is generally provided out of a surplus, and it is a highly developed civilization and a highly socialized individual who regards it as a necessity.

V. TRADITION AND HABIT

Probably the most common answer to the question "How much do you think you ought to give?" or "How much do you think So-and-so ought to give?" would be, "Oh, I suppose about ten per cent." Some would think they ought to give that much to their church; others that it might cover all religious and philanthropic purposes. This is of course the tra-

ditional "tithe" of the Mosaic Code and other ancient legislation and of the ecclesiastical writers and the Councils of the early Christian church, but in the minds of those who now feel its compulsion its historical complexities and irregularities have dropped out of sight, and it has become a literal ten per cent, with a sort of divine sanction which they might find it hard to justify if faced with the necessity for so doing. Probably there are more individuals who regulate their giving according to this tradition, among the relatively few who use any system whatever, than according to any other idea, but the practical effect of it is rather to give people a theory, and to make them feel a little uncomfortable if the discrepancy between this standard and their practice comes to light, than to determine the amount they will actually give.

Habit, or inertia, not only keeps many individuals giving to certain organizations year after year, without much thought as to their deserts, but it often determines the amount they give, both to those organizations and to any new causes that force an entrance into their interest. They get into the habit of regarding a contribution of a certain size—ten dollars, or two hundred and fifty, or a thousand—as "about right," and put it down almost automatically when they subscribe to anything, just as they get into the habit of paying a hundred dollars or eighty-five or fifty for a busi-

ness suit, or fifty dollars or thirty-five or ten for a hat.

VI. QUALITY OF THE WORK

There is, finally, a pleasing and plausible hypothesis that contributions to philanthropic agencies are more or less closely proportional to the value of the work done by the agencies. It is frequently said, by social workers who have gone to school to commercial advertising, that of course an agency must do good work if it is going to get and keep financial support; that it can't "sell" poor case-work or inefficient investigations or undesirable legislation to the public, at any rate not for long, any more than a manufacturer can sell collars or automobiles unless they measure up to his claims for them.

It would be very comfortable to believe this, but it is sadly fallacious. In the case of social work, the "customer" is not the person who uses the goods. Furthermore, it is not easy for him to test them. He must rely on the "seller" to convince him that he is getting a good article for his money, and that is certainly an anomalous situation. The "seller," moreover, has a commodity of the most intangible and elusive nature, and it may be many years before its true value can be determined. As a matter of fact, a vast amount of money still is contributed to organizations which are "philan-

thropic" only in name, and among the organizations which are honest in intention it is not always those which perform the greatest social service which attract the largest contributions.

Even when social agencies do their best to "show results," there are limits to what they can do. They can report what their funds have been used for, and quantitatively what has been done—the number of children placed in foster homes, the number of families that have been "under care" during the year and the number of visits made to them, the number of patients received and the number discharged "cured" or "improved," the laws secured, the inspections made, the schedules collected and reports published, and so on. But they have yet to supply the general public with concrete and objective tests for evaluating the quality, and therefore the real social utility, of social work. Perhaps this cannot be done. Perhaps the main responsibility for maintaining standards must remain with the social agencies themselves—to examine ruthlessly their own work and keep it up to their own ideals; to win support by the acceptability of the principles they profess and by the integrity of their own attitude.

AN INDIVIDUAL PROBLEM IN VALUES

In short, this question is for every individual a problem in values. What he thinks he can afford

and what he thinks he ought to give are determined by the contradictory influences and considerations which have been mentioned, and no doubt by many others also which have not occurred to us. Whether he gives until he actually "feels the pinch," or whether he gives "just as little as he can get away with," in every case there is a delicate balancing, most of it sub-conscious, of innumerable factors. Every decision would probably be changed by a shifting in the kaleidoscope, by the introduction of a new element, by the intensifying of an appeal, by the distraction of a more personal interest. Probably, for example, many a person, in making his contribution to the relief of the starving populations of Europe, has said: "I can't afford it, but" Probably, on the other hand, no American—no matter what his income, no matter what he had previously given, no matter how much the government had taken from him in taxes, no matter what his personal obligations or his habits about giving or his theories of state responsibility—if one of the living children of the famine area of the Volga were brought to him, in its emaciation and helplessness, and he knew that unless he fed it no one would, probably no American would think of saying that he had given "all he could afford."

IV

HOW MUCH WE DO GIVE

What is the net result, in dollars and cents, of the conflicting motives which determine our decisions in this matter? What portions of our incomes, as a matter of fact, do we give to philanthropic purposes?

That sounds comparatively easy. But we do not know. We do not even know the gross amount spent for philanthropic purposes in the country, nor could this be ascertained under present conditions. It is only in recent years that we have had any approximate figures for individual cities, and even now it is only for the few in which the social agencies have formed a financial federation (see Chapter VII), and even for these the figure is not complete, since it does not, at any rate completely, include gifts to beggars* and other individuals; to parish relief funds; to churches and colleges and for the general promotion of science, education, art, and civic purposes; to local social agencies which for one reason or another are not included in the federation; and

*In some places the elimination of giving to beggars is a part of the federation scheme.

to many of the agencies which are national or international in their scope.

THIS ITEM IN BUDGET STUDIES

Just how much individuals give, in proportion to their incomes, seems to be one question which has escaped the industry of investigators thus far, with the exception of Le Play and his disciples. Le Play did find out, for all the fifty-seven families whose budgets he carried to a completeness which he thought justified publication, exactly how much of the annual income, reduced to francs and centimes, was used for charity, aside from food given out of the family provisions "à titre d'aumônes," which his scrupulous regard for accuracy did not permit him to estimate separately. In forty-four of the fifty-seven families, representing almost as many stages of social development and varieties of environment, some contribution to charity was an element in the standard of living. For example:

The semi-nomadic shepherd on the Siberian slope of the Urals spent for this purpose 1 fr. 83 in kind and 2 fr. 87 in money, a total of 4 fr. 70, out of a total income (chiefly in kind) of 643 fr. 05.

The cabinet-maker of Tangiers gave 25 fr. in alms to the dervishes and the poor, out of his total income of 4618 fr. 35.

The polygamous family community of thirty-two peasants in Syria gave 80 fr. in money to the poor and the pilgrims, through the head of the family when he went on his travels, and in addition grain and meat to the value of 351 fr. to vagrants from the near-by

city who came begging during the harvest, to the nomad Arabs, and to poor strangers, besides food given from the family table.

The type-setter of Brussels spent 8 fr. out of his total of 2224 fr. 60 in several contributions for the widows and orphans of fellow-workmen, this in addition to his dues in the mutual benefit society.

The fisherman of Marken gave 20 fr. for the poor of the commune and 10 fr. for strangers, out of his total income of 5365 fr. 88.

Of the thirteen families which made no disbursement of this nature, one was that of a miner of the Upper Hartz, and it is explained that there were no *indigents* in this region to be supported by charity, as the sick and the aged, the widows and orphans, were pensioned by the state. Another was a coast fisherman of San Sebastian, and there is the comment that these fishermen do not give alms. Of a cabinet-maker of Sheffield, who had only one child, and an income of 1862 fr. 05, the investigator allows himself the faintest *nuance* of surprise in recording that the family "does not seem to give alms, even in a casual manner." The other ten families were themselves on the verge of dependence.

Studies of workingmen's budgets in the United States, even the most painstaking of them, do not go into the detail of Le Play's marvellous records.* Expenditure for philanthropic pur-

*Possibly the studies of cost of living in various cities recently made by the Federal Department of Labor may have some data on this point, if the facts about "miscellaneous" expenditures (not yet published) were collected with as much detail as those in regard to furniture and furnishings.

poses is hardly recognized as a distinct item, but is lost in "Sundries" or "Miscellaneous." Chapin, in his study of New York families in 1907, groups "gifts of friendship and charity" with dues and contributions for the support of labor organizations, churches, social and benefit societies. He found them "few and far between," but that does not establish that these families spent less for such purposes than did Le Play's. The investigators in this case were not in position to spend weeks in a family, observing all that went on and thus getting clues to expenses that the family would not think of at all, or would not think worthy to be "counted in." The philanthropy of the poor, moreover, is not given so much in sums of money to organized agencies as it is in personal service to individuals—neighbors and friends who need helping out in an emergency; and is more apt to be in the way of hospitality—taking children in while the mother goes to the hospital, making room for several days for a whole family that has been evicted, sharing meals and fuel, and in other ways giving assistance which does not require a special or differentiated outlay of money at the time—and is therefore not charged up, either actually or mentally, against its true purpose. Such things of course are done in all economic grades, but at the lower end of the income scale they account for a larger pro-

portion no doubt of the expenditure for philanthropic purposes. It is sometimes said that contributions to benefit societies take the place among the poor of contributions to charity, but this expenditure is rather analogous to that for insurance.

American budget studies, like others, indicate that, within the range of incomes represented, expenditure for "sundries" rises proportionately as income increases, but whether the item for charity, separately considered, follows this law or not, we have no data for determining.

In the itemized budgets based on prevailing standards and prices which have been prepared by Minimum Wage Boards and other bodies for practical guidance in setting standards for wages, there is no allowance made for "charity," unless it is comprised under "church" or "incidentals." The Massachusetts Minimum Wage Commission, for example, includes ten or fifteen cents a week for church, and sometimes, though not always, an additional ten or twenty for incidentals. The "quantity-cost budget necessary to maintain a single man or woman in clerical service in Washington," prepared in 1919 by the Federal Bureau of Labor Statistics, allows for either a man or a woman ten cents a week for church, but this is evidently regarded as payment for value received, not in the light of philanthropy, for the explana-

tion is given that attendance at church "involves a practical obligation to make some contribution."

In the minds of practical budget-makers, therefore, contributions to charity do not seem to be regarded as an essential element in the normal standard of living, but whether this is because workingmen's families do not so regard it, or simply because theoretical study of the standard of living has not progressed to a consideration of that relatively insignificant item in the budget, is not so clear. Our conception of the standard of living has developed largely by isolating one element after another, fixing attention on that element, and formulating standards for it. With reference to food, physiologists have determined what is essential to keep the body in health and vigor; domestic economists have translated these requirements into rations of different grades of expensiveness; and thus it has been feasible to arrive at the cost of the minimum requirements for food at prevailing market prices. With reference to shelter, we have agreed on the modicum of light and air and space and sanitation and protection from fire which our prevailing ideals of health and safety and decency demand, and can find out how much rent must be paid at current rates to secure that modicum for a family of given size. Clothing is more troublesome, but lists have been compiled of the number of suits and shoes

and handkerchiefs and neck-ties and blouses, etc., etc., a family needs in order to be comfortable in winter and in summer, at work and on holidays, to maintain a certain standard of cleanliness, to meet the social requirements of different occasions, and so on, and the cost of these, in qualities of suitable grade, can be estimated. Household furnishings can be studied in a similar way. We agree that educational purposes ought to be represented in the minimum standard by one daily newspaper, and we add one cent, or two or three, a day—or a nickel, in the west—for that. We notice that practically every family considers it important to spend five or ten cents a week for most of its members for burial insurance, and we make proper allowance for that item. We have reached the point of including ten cents a week for church. But whether or not to make an allowance for charity, and how to determine how much to allow, has not been discussed.

At the other end of the income scale, it might be possible, if it were worth while, to secure data about some of the men whose contributions to philanthropic purposes are of such dimensions that they are usually referred to as "benefactions," but these constitute so small and unrepresentative a class of the population that the information would mean little for our purposes. It is frequently said that there is an increasing ten-

dency on the part of the superlatively wealthy to use large parts of their wealth for social purposes, but whether this would be substantiated by a statistical study is not certain. It may be that the impression is based on a few conspicuous illustrations, and, like many general impressions, would not survive a scientific survey of all the relevant facts. Or it might be strengthened. We really do not know.

INCOME TAX RETURNS:

DEDUCTIONS FOR CHARITABLE GIFTS

The only general statistics which are available in regard to the amounts which men actually give to philanthropic purposes are those which have been compiled from the income tax returns for the year 1917. The income tax law allows individuals' to deduct from their net income, for purposes of computing both the normal tax and the surtax, the contributions or gifts made within the year to corporations or associations organized and operated exclusively for religious, charitable, scientific, or educational purposes, or to societies for the prevention of cruelty to children or animals, no part of the net income of which inures to the benefit of any private stockholder or individual, to an amount not in excess of fifteen per cent of the taxable net income as computed before deducting such contributions. In the study of the

returns for 1917 which has been published by the Treasury Department the amounts of such contributions are given for the 1,832,132 personal returns on incomes over \$2,000. The aggregate deductions made amounted to \$245,080,088, which is 2.19 per cent of the aggregate net income of \$11,191,246,207.

This figure—\$245,080,088—is not just what we would try to get if we were collecting statistics on our subject. It includes contributions to churches, and although a part of the funds of almost every church is used for relief or some other kind of social work, these contributions are largely to meet the expenses of the privileges attaching to membership, rather than for philanthropic purposes. It includes membership fees in the scientific, professional, and other “learned” associations, which are primarily to meet the expenses of publishing a periodical and of holding an annual meeting, and which for the great majority of their members are more nearly analogous to what the income tax statute would call “ordinary and necessary expenses of business” than to a charitable contribution. On the other hand, it does not include contributions for philanthropic purposes which are made to individuals; it does not include contributions which exceeded fifteen per cent of the income; it does not include contributions which were not reported, of which no

doubt there were many; and it does not include the contributions made by the 1,640,758 persons who filed statements on incomes between \$1,000 and \$2,000, nor by the 22,000,000 more (at a venture) who would have been represented in the returns if the law had required a complete registration.

It does not, therefore, by any means give the total expenditure of Americans for charitable, educational, scientific, and religious purposes in the year 1917, and there is no way of estimating what part of it was to meet church and membership dues for what should more properly be classed as objects of mutual benefit than as philanthropic purposes. In the following table (page 49) based on the figures compiled by the Treasury Department,* the percentage of the income represented by these contributions and the average amount of the contributions is given for each income group. The percentage actually taken by the income tax, and the average tax paid, are also given, simply for the interest they may have in comparison. It is noticeable, for instance, that below \$5,000 the average contribution is much larger than the average tax. The diagram on pages 50-51 pictures the percentages.

*Page 26 of the official pamphlet, which is called *Statistics of Income*, and was published in the fall of 1919.

RELATION TO AMOUNT OF INCOME

It must be remembered, first of all, that at every grade of income the percentage would be higher, and the average amount of contributions would be larger, if (1) the contributions included philanthropic assistance given through unorganized channels not recognized by the statute, and if (2) the number of those who made no contributions (if there were any) and of those who waived the deduction and made no statement about their contributions could be eliminated from the number of returns, and the amount of their income subtracted from the total net income of the group, before computing the percentages and the averages. Whether this would raise the percentage and the amounts proportionately all along the scale, or more at some levels than at others, can only be guessed at. Our guess would be that there are more omissions at the lower end of the income scale, for the same reason that workingmen's budgets do not represent their full expenditure for philanthropic purposes—because a larger proportion is given in "kind" to individuals than in money to organized agencies—and also because the wealthy are more apt to keep accounts. Americans, as a rule, in the lower and middle ranges of income, do not keep accurate accounts of any expenditures, and there is in

many people in all ranges of income a certain shyness about their philanthropies, a survival of the feeling that it is just as well for the right

INCOME GROUP	NUMBER OF RETURNS	TOTAL NET INCOME	CONTRIBUTIONS DEDUCTED	AVERAGE CONTRIBUTION		AVERAGE TAX PAID	
				% of income	Amount	% of income	Amount
\$2,000	838,707	\$2,064,977,328	\$27,339,503	1.3	\$32	.44	\$10
3,000	374,958	1,287,287,859	19,988,234	1.6	53	.80	27
4,000	186,805	828,576,742	10,845,558	1.3	58	1.06	47
5,000	105,988	578,763,780	8,231,219	1.4	77	1.47	79
6,000	64,010	414,007,386	6,773,596	1.6	106	2.20	141
7,000	44,363	333,309,938	5,601,267	1.7	126	3.00	226
8,000	31,769	269,674,124	4,654,372	1.7	146	3.27	277
9,000	24,536	231,752,860	3,600,271	1.6	146	3.33	314
10,000	65,800	696,325,242	14,858,545	2.1	225	4.69	496
15,000	29,896	515,967,240	10,085,079	2.0	337	5.01	863
20,000	16,806	374,873,137	8,444,313	2.3	502	5.92	1,320
25,000	30,391	1,142,320,083	23,782,796	2.1	782	6.75	2,520
50,000	12,439	846,894,335	23,873,921	2.8	1,919	10.04	6,835
100,000	4,604	624,474,350	22,560,741	3.6	4,900	14.90	20,205
200,000	1,045	250,669,650	10,247,411	4.1	9,815	19.73	47,329
300,000	380	130,749,858	5,478,434	4.2	14,416	22.34	76,888
400,000	179	79,155,111	3,243,190	4.1	18,118	26.54	117,374
500,000	225	136,690,441	7,318,542	5.4	32,526	26.96	163,794
750,000	90	77,940,829	5,559,741	7.1	61,774	28.86	249,948
1,000,000	100	136,700,493	8,467,198	6.2	84,671	32.52	444,618
2,000,000	24	58,724,464	2,717,635	4.6	113,234	40.24	984,710
3,000,000	5	16,898,985	1,176,714	7.0	235,342	44.35	1,499,018
4,000,000	8	37,269,593	3,646,294	9.8	455,786	37.79	1,760,510
5,000,000	4	57,242,379	6,585,512	11.5	1,646,378	34.50	4,937,731
Total	1,832,132	\$11,191,246,207	\$245,080,088	2.19	\$133	6.03	\$368

Contributions in relation to income and to income tax as indicated by statistics compiled from the income tax returns for 1917

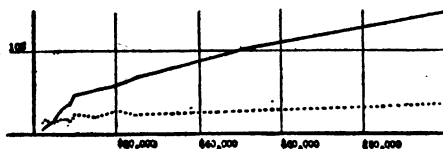
hand not to know what the left hand does in these matters, and a special disinclination to reckon up these sums and put them down in black and white—a sort of irrational delicacy which shrinks from translating benevolent intentions into dollars and cents.

In a general way, the proportion of the income devoted to these purposes rises with the amount of the income, just as “sundries” do in workingmen’s budgets, but there are curious irregularities, which cannot be explained on the ground of accident, as might be done if the cases had been selected. Why, for example, are the people with incomes of \$3,000 to \$4,000 so much more liberal than those just above or below them? How does it happen that the ninety persons with incomes between \$750,000 and \$1,000,000 gave as large a

**PERCENTAGE OF INCOME USED FOR INCOME TAX
(upper line) AND FOR CONTRIBUTIONS (lower
dotted line) IN 1917**

In order that variations at the lower incomes may be visible, the diagram is made in three sections, with income represented on three different scales. The vertical scale, for percentages, is the same throughout.

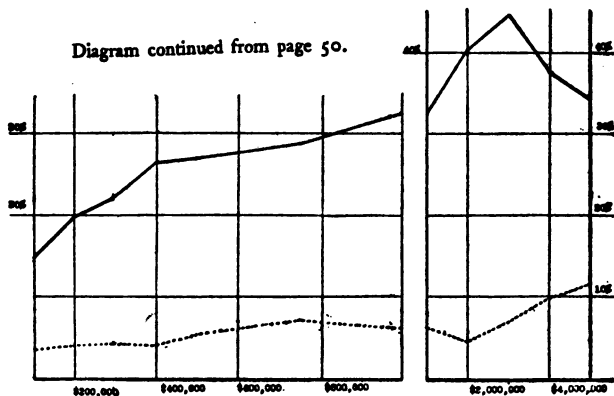
The diagram is continued on page 51.



percentage as those who had incomes in the \$3,000,000 group; while the twenty-four in the \$2,000,000 group did not give as much, proportionately, as those who had only \$500,000 to \$750,000?

How far the amounts contributed were determined by the exemption from taxation which was allowed can only be conjectured. The exemption did not make it to the financial advantage of the contributor to give fifteen per cent of his net income to philanthropy rather than to pay the taxes on the full amount, but probably it did prevent—as it was intended to do—a decrease in the contributions which would otherwise have been given, and thus prevented the income tax from operating as a tax on the privately supported philanthropic work of the country. Whether the con-

Diagram continued from page 50.

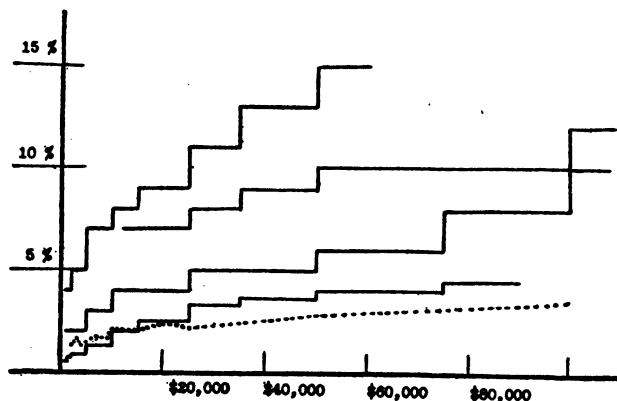


tributions would have been larger if a maximum deduction of twenty per cent had been allowed, as was at first proposed in the Senate, instead of fifteen per cent, we cannot tell. Probably individual contributions, as it was, exceeded the fifteen per cent allowance, but the generous margin, at every grade of income, between the percentage actually deducted and the maximum allowance suggests that fifteen per cent is for most people well above the standard.

COMPARISON WITH WAR CHEST SCALES

These figures bear a certain resemblance to the hypothetical scales constructed by the managers of the War Chests in 1918 (see below, Chapter VII) as a guide to contributors, in that the percentage of the income used for contributions covers about the same range. They could not have influenced the construction of the War Chest scales, for they were not published until the fall of 1919; and the scales could not have influenced the amounts contributed in 1917, even if the War Chests had covered 100 per cent of the population instead of less than ten per cent, because they were not prepared until 1918. The general resemblance in range, however, is misleading, for the War Chest scales reached their maximum percentage at, or below, incomes of \$100,000, while

the actual percentage of income contributed did not pass three per cent until this point. If we compare the income tax returns with the War Chest scales for the corresponding income ranges (see diagram, page 120) it is evident that the latter were far more liberal.



WAR CHEST SCALES OF 1918 and CONTRIBUTIONS OF 1917

The war chest scales of Columbus, Philadelphia, Detroit, and Kalamazoo are given in the four continuous lines (cf. page 120), while the dotted line shows the contributions deducted for purposes of the income tax in 1917. The dotted line keeps close to the Kalamazoo scale, up to \$25,000, and follows it at no great distance all the way. It is far below the scales of the larger cities.

RANGE OF LIBERALITY

Reverting from statistics to personal observation, we all know of far wider ranges of liberality than

these figures suggest. A New York philanthropist remarked during the war that 95 per cent of his entire income was going for public and charitable purposes. There were children in schools and girls in offices and stores and factories who gave amounts to the Red Cross and other organizations which literally left them hungry. At the other end of the scale there may have been men and women who consistently refused all appeals for voluntary contributions, on the theory that their taxes were literally "the limit" of what it was reasonable that they should contribute for social ends, though it hardly seems likely that any one could have had the degree of will power that this would have required, in the face of the incessant appeals to every conceivable motive. At any rate, between the one who gave only what he was shamed or surprised or wheedled or annoyed into giving, and the one who kept only five per cent for his personal and household use, or the one with less margin who, though he did not give so large a percentage of his income, gave so much that he lowered his standard of living in certain respects, there was every possible variation in amount and proportion. Under the influence of the motives induced by war voluntary giving reached a height never before dreamed of. Since the armistice it has dropped to a lower plane, but it is still considerably higher than in pre-war days. In normal times we should not find such

extremes of liberality as have been mentioned, but within the more limited range there would be every variation.

EXPERIENCE OF WELFARE FEDERATIONS:
THE "FUND OF BENEVOLENCE"

What proportion of the population supports the philanthropic work of the nation—how generally the "burden" or the "privilege," as you may prefer to name it, is shared—is another aspect of this question. It is of interest to know not only what percentage of the income is given by those who give, but how many give nothing. In cities which have put financial federation into practice—and it is only in these that we have any idea of the number of individuals who contribute to social work—it has been found, on combining the contributors' lists of the federating agencies, that a little group of from three to five per cent of the population has been supporting practically all the organized social work of the community. In cities which have not made this discovery it is not likely that the proportion has been larger, in ordinary times. Support of social work has been far from "democratic."

Individual agencies, realizing this, had tried to enlarge the circle of their friends and subscribers, and were making a little progress in doing so, through newspaper appeals and various "publicity devices." The exceptional appeal of war relief,

coupled with the exceptional energy in solicitation for it, has no doubt vastly increased the proportion who have contributed to philanthropic purposes in recent years, even in those places in which there has been no co-operative action. Public collections, tagging, and similar devices are in a way an attempt to reach everybody with the appeal and give everybody a chance to help, but there is no means of estimating the degree to which they succeed. In the last year or two, with the shifting of what might be called the center of comfort from the professional class and those whose income is derived from conservative investments to the wage-earning group, individual societies have been trying to get more support from the industrial classes, but this effort has not gone very far nor been general.

In cities where joint appeals have been made it has been demonstrated beyond any possibility of doubt that much larger sums and the substantial interest of a very much larger proportion of the population can be assured, and that the support of social work can be made a genuine community responsibility instead of being left to a handful of the relatively well-to-do. In 1918 forty-three of the principal "War Chests," in cities with an aggregate population of about 7,000,000, enrolled 2,273,216 contributors. That was 32 per cent of the population, an average of more than one in each family. Campaigns for local agencies which have

been made since the close of the war, against the emotional reactions and against the high costs of both production and living, have resulted, in Cleveland, Cincinnati, Louisville, Detroit, Rochester, and other cities which have a "community fund," in contributions from 20-30 per cent of the population. The old idea that there is a certain "fund of benevolence" in every community, which has to do all the benevolent work that is going to be done, like the "wage fund theory" in economics, has been disproved. The fact appears to be that on the contrary there are large subterranean pools of benevolence which can be drawn upon, and that the active working fund can thus be greatly enlarged.

PLACE OF GIVING IN OUR STANDARD OF LIVING:

A "NECESSITY" OR A "LUXURY"?

Summing up the facts at our disposal, it may be said that in ordinary times, and under the method of competitive appeals by individual social agencies, philanthropic purposes are supported by a very small proportion of the population—that, in fact, the vast majority of us give nothing at all—and that contribution to such purposes is regarded rather as a luxury, to be provided out of surplus, than as an essential element of a normal standard of living; that under the stimulus of suddenly intensified needs, a quickened sense of responsibility, and ef-

efficient organization in appeals, making the most of these two favoring circumstances, the proportion of the population rises until practically every family of all grades of income; that the proportion of the income voluntarily contributed for such purposes, at the period of maximum liberality, probably ranges all the way from zero to twenty or twenty-five per cent, or even more, but that the traditional ten per cent, even under such exceptional conditions as prevailed during the war, is a high figure, not reached by many people.

is represented, and some contribution comes to be regarded—temporarily—as a necessity, by people

V

ANSWERS OF THE PAST

Whether we like it or not, we are the heirs of all the ages, and in this realm which is governed so much more by impulse and custom than by reason, we can better estimate our own ideals if we understand those of the past. The standards and ideals of the present, even the American present—or perhaps especially the American present, because of our peculiar heritage from all peoples rather than from a single one—are formed by deposits of one layer after another in previous periods, affected by the erosion of streams of new ideas now and then, occasionally by volcanic action, and now worked over more or less to serve what we conceive to be our present needs, somewhat as we manipulate the crust of the earth—and quite as superficially. Which of the two materials is the more susceptible to deliberate attempts at remodelling would be open to debate.

Here and there, in past centuries, an answer has been attempted, more or less explicitly, by moral philosophers or practical teachers, to this question of the individual's responsibility for the relief of poverty and misery. The answer given by different peoples at different times is conditioned by their political and social and economic organization as well as by their religion and their education and their theories of personal obligation.

Among peoples with a communal or patriarchal economy the question hardly arises. Needs of those belonging to the group are provided for by custom. The aged, the sick and helpless, undesirable children, are either put to death, if that is what the tribal philosophy suggests, or cared for by the group, often with great tenderness. Natural impulses have free play in relieving suffering. Strangers are provided for by the primitive virtue of hospitality. "Charity" is practiced, not as a duty, nor out of any reasoned idea of "social justice," nor because of any specific injunction of religion, but simply as a natural human custom—"moral" and "ethical" in the literal sense of those words.*

In all the civilizations of which we have any

*Le Play found this state of affairs prevailing among the pastoral people of the Urals, who are represented by several monographs in his remarkable collection. "Dans cet état primitif des sociétés," he generalizes (*La Méthode Sociale*, p. 357), "les propensions naturelles prennent leur libre essor: l'homme y cède à l'impulsion de l'âme, qui porte à secourir ceux qui souffrent, comme à l'excitation des sens, qui entraîne parfois l'abus des jouissances physiques. Contenue dans de justes bornes par les institutions, cette spontanéité, exempte de tout calcul égoïste, donne, encore aujourd'hui, un charme inexprimable aux peuples simples de l'Orient. Il est touchant de voir ces peuples, médiocrement doués d'ailleurs sous le rapport intellectuel, pratiquer l'hospitalité et l'aumône, non comme des devoirs, mais comme des actes dérivant naturellement de la condition même de l'homme. Ces mœurs n'existent guère que dans les constitutions où les rangs sont invariablement fixés, où les populations, tranquilles sur leur avenir, sont exemptes des soucis qu'implique la responsabilité personnelle et des préoccupations qu'engendre le désir d'atteindre une condition plus élevée. Elles se modifient aussitôt que ces soucis et ces préoccupations deviennent partie intégrante de l'existence humaine. Les calculs de la prévoyance se substituent dès alors, dans tous les actes de la vie, aux simples impulsions du cœur et des sens; et c'est alors qu'une religion fortement constituée doit intervenir pour conserver l'harmonie entre les diverses classes de la société."

knowledge, as soon as there has been speculation as to right and wrong, the fitting and the unfitting, it has been considered praiseworthy to help the poor and distressed. Benevolence is regarded as a virtue, and is one of the ideals preached by the national moralists and enjoined by religion. For the most part, however, exhortations are in general terms, and the degree of the individual's responsibility is vague and implicit, not definitely formulated in concrete rules.

BABYLONIANS AND EGYPTIANS

The Babylonians, as we know them through the code of Hammurabi and other inscriptions of that period (2500-2100 B.C.) were intent on "establishing justice," delimiting the rights of the different classes of citizens, devising laws to secure high standards of public service, to prevent fraud, to encourage professional skill, to promote general commercial and industrial prosperity—all of which properly (shall we say inevitably?) receives attention before the needs of the poor and wretched. But Merodach, the greatest and best of their gods, was represented as going about doing good, relieving suffering and casting out demons, and Hammurabi himself, in his correspondence with his subordinates, reveals an interest in the prosperity of his people and in labor problems generally that would do credit to a

modern president. They had social agencies in their temples, which made loans for business purposes, gave seed to farmers, provided raw material for manufacturers, ransomed captives, carried on a pawn-broking business, and helped the poor in other ways. Funds for these purposes were supplied in part by voluntary contributions, frequently thank offerings of food or money, accompanied by memorial vases or tablets. Whether any Babylonian worked out a theory as to how much it was fitting for him and his contemporaries to give for these purposes we do not know; but what we do know about them shows them so modern, so "American" in fact, that it would not be surprising to find among the many tablets they have left a tariff of quotas for a fund to keep up the morale of the army in some campaign against the Assyrians.

To the Egyptians, as among more primitive peoples, social relations were not so much a matter of legal rights or of moral obligation as of manners. They had no word for "virtue" or "duty," but they ~~is represented, and some contribution comes to be regarded temporarily as a necessity, by people~~ wanted things to be pleasant; they wanted people to be unhampered and undisturbed. They were peaceful, conservative, practical, gentle, compassionate, respectful of authority. In the Book of the Dead, their national "pony" designed to be useful to the departed spirit in his trial before Osiris, the

long list of protestations which the soul must be able to make, if he is to get through his examination with credit, includes the following passage, typical of the spirit found throughout their literature:

I have not permitted any man to go hungry . . .
I have not taken milk from the mouths of children . . .
I have given bread to the hungry man,
and water to the thirsty man,
and apparel to the naked man,
and a ferry boat to him that had none.

It is dangerous to translate such statements into our modern phraseology and read them in the light of our own ideas, but they show at any rate that kindness and compassion were held in esteem.

GREEKS

Even the Greeks, with all their love of discussion and their keen interest in social relations, do not get very close to this question of the place of charity in the social economy and the extent to which the individual ought to contribute to altruistic purposes. In so highly socialized a state as Sparta, according to the idealized descriptions which we have—with its common tables, state regulation of parentage, state inspection of infants at birth, and public education of all children—there was little room for private philanthropy. Even in Athens the state recognized a high degree of responsibility for its citizens: orphans (of Athenian citizens, *bien*

entendu), if their income was below a certain amount, were supported and educated at public expense and fitted out with a suit of armor at the end of their training; dowries were provided for the daughters of poor citizens—"large enough," commented Demosthenes, "provided nature has given them beauty"; disabled soldiers were pensioned, and also other citizens who were unable to work because of infirmity, if they had no children who could support them; theatre thickets were distributed, and frequently also grain and meat, as later in Rome.

What with slavery, which placed on individual owners responsibility for the greater part of the population which would be likely to develop needs; the responsibility of the family and the phratry, developed by custom and strengthened by legal recognition; mutual benefit societies; little wars almost every summer, to occupy—and reduce—the idle male population; state promotion of colonization to relieve congestion; occasional cancellation of debts or inflation of the currency to get over a hard place temporarily; the public relief measures; and above all, the indifference of the Greek to physical comfort as compared with leisure to sit around or stand around in public places and talk, and his preoccupation with national greatness rather than with individual well-being—his literally "social" spirit,—it is not surprising that little private philanthropy de-

veloped, and that theoretical discussions of the duties of the well-to-do toward the poor are meagre. Aristotle, in his *Politics*, says that a "generous and sensible nobility" will "divide the poor amongst them and give them the means of going to work," but this of course refers to the poor citizens of the little city-state, and is in the interest of keeping the population as homogeneous as possible.

Occasionally there is an indication that some thoughtful person has recognized the disservice which alms may be—the necessity for curbing the natural impulse to help—as in Plutarch's story of the Spartan who said to a beggar, "If I give you something you will beg still more, and the first one who gave you alms is the cause of your degradation, for he made you lazy"; or as when Hesiod, among his precepts for his fellow-farmers of Boeotia, advises them to "help once or twice, but then if people keep on asking, refuse," for "it is better for them to go to work and pay off their debts," and cautions that, while to be sure help should be given to those who need it, it must be given "so as not to injure."

"Liberality" is the nearest approach to benevolence among the desirable qualities recognized by the Greeks, and that is defined by Aristotle as "a virtue of the soul through which men spend largely on things truly excellent":

It is the property of liberality to be inclined to be bountiful in things laudable, and to spend largely on becoming occasions, to be ready to assist others in difficulty, and not to receive whence it is improper. But the liberal man is neat in his apparel and habitation, and is disposed to procure things superfluous and beautiful, and which contribute to the pleasantness of life, without being advantageous. He likewise rears animals which afford him pleasure, or possess something admirable. But the attendants on liberality are softness of manners, courteous behavior, philanthropy and pity, the loving of friends, hospitality, and the love of what is beautiful in conduct. (From Fragment on the Virtues and Vices.)

It was the state, however, which was the topic of paramount interest to the Greek intellectuals, and it was the relations of the citizens to the state and the responsibilities of the state for its citizens, rather than the relations of man to man—of neighbors, of social classes—which occupied the attention of philosophers. Under such a condition of public opinion, private liberality more naturally expressed itself in fitting out triremes for an expedition or supporting a chorus than in endowing a hospital or an orphan asylum or a foundation for the investigation of industrial conditions in the silver mines of Laureion.

ROMANS

In the austere days of early Rome, charity was no more prominent than it was in the communal life of Sparta. Family responsibility, extending to the institution of patron and client, and the stern

republican virtues, sufficed to meet the needs of the inefficient and the unfortunate. But towards the end of the Republic, as the land passed into the hands of a few patrician families and the *plebs* became poorer and poorer, as the country population crowded into the towns and immigration increased, as slave labor more and more displaced free labor, expedients were adopted which through the years of the Empire developed into the most riotous system of public relief which has ever been known.

Free corn—in the later period baked into bread by state bakeries before distribution, and at times supplemented by oil, pork, wine, and other articles of food, and even by tunics—was supplied each month for centuries to registered citizens, who waited in fourteen bread lines, in the fourteen districts of Rome, and received their rations on presentation of their tickets of identification. Allowances for the support of children of citizens (similar to our mothers' pensions, except that they did not depend on the death or disability of the father), were added to the system by the good Antonines, partly, no doubt, with the object of raising the birth-rate; and free amusements of an expensive kind were provided from the public treasury.

Parallel with the development of the *annona civica*, there was a growth of private charity on equally lavish and indiscriminating lines. The magnificent benefactions of candidates for office, office-

holders, and public-spirited citizens, indicate the direction in which public sentiment ran. The man who wanted his name to live in the hearts of posterity did not leave bequests to colleges, hospitals, or homes for aged sailors; he built a temple or a forum or a theatre or a colonnade or a fountain in his home town, or he repaired a pavement or extended a sewer or constructed an aqueduct. Public officials and candidates for office courted popularity by giving costly entertainments,—as if Mr. Harding had arranged for a free foot-ball game in all the towns and villages of the country on the last Saturday of last October, and Mr. Cox on the same day had extended the hospitality of all the motion picture houses of the land to his fellow-countrymen; as if Mr. Wilson, when the discussion on the treaty was not going his way in the Senate, had sold his securities and gone in debt to beautify the Union Station Plaza in Washington.

The characteristic form of private charity which undertook to relieve distress—the *sportula*, or basket—was an institution evolved from the originally honorable relation of patron and client. It had been the custom of old for the client to dine at the patron's table, but under the Empire this custom was commuted into the daily distribution of food in baskets which the clients presented at the door, and this in turn for a time was replaced by a daily small dole of money, fixed by law. It degenerated

into a sort of organized mendicity, with trickery and subserviency on the one side, contempt and evasion on the other. The fawning client became one of the favorite objects of the satirist's wit.*

Pauperization of the mass of the people had already set in when Cicero wrote his *De Officiis*, just after the assassination of Julius Caesar, and his discussion of kindness and generosity—though it is their universal character which he analyzes, not their narrow application as between the rich and the poor—indicates that he was alive to the dangers of prevailing methods in public and private charity :

Nothing appeals more to the best in human nature than this, but it calls for the exercise of caution in many particulars: we must, in the first place, see to it that our act of kindness shall not prove an injury either to the object of our beneficence or to others; in the second place, that it shall not be beyond our means; and finally, that it shall be proportioned to the worthiness of the recipient; for this is the cornerstone of justice; and by the standard of justice all acts of kindness must be measured. For those who confer a harmful favor upon some one whom they seemingly wish to help are to be accounted not generous benefactors but dangerous sycophants; and likewise those who injure one man, in order to be generous to another, are guilty of the same injustice as if they diverted to their own accounts the property of their neighbors.

Cicero lays it down as a principle that "the interests of society . . . and its common bonds will be best conserved, if kindness be shown to each individual in proportion to the closeness of his relation-

*E.g., Martial: Bk. V, Ep. XXII; Bk. VI, Ep. LXXXVIII.

ship," and he ranks relationships in this order: (1) country and parents; (2) children and the rest of the immediate family; (3) kinsmen. But these claims must be considered also in relation to "what is most needful in each individual case and what each individual person can or cannot procure without our help." The manner of showing kindness and generosity, he goes on, is twofold:

Kindness is shown to the needy, either by personal service, or by gifts of money. The latter way is the easier, especially for a rich man; but the former is nobler and more becoming to a strong and eminent man. For, although both ways betray a generous wish to oblige, still in the one case the favor makes a draft upon one's bank account, in the other upon one's personal energy; and the bounty which is drawn from one's material substance tends to exhaust the very fountain of liberality. Liberality is thus forestalled by liberality: for the more people one has helped by gifts of money, the fewer one can help. But if people are generous and kind in the way of personal service . . . various advantages arise: first, the more people they assist, the more helpers they will have in works of kindness; and second, by acquiring the habit of kindness, they are better prepared and in better training, as it were, for bestowing favors upon many.

He touches on the very question that we have under discussion, when he criticizes the lavish expenditure of one's patrimony:

One's purse . . . should not be closed so tightly that a generous impulse cannot open it, nor yet so loosely held as to be open to everybody.

Expenditures should be within one's means. Extravagant waste is condemned, and whether ex-

penditure is extravagant or wise depends on the object, as well as the amount:

The lavish are those who squander their money on public banquets, doles of meat among the people, gladiatorial shows, magnificent games, and wild-beast fights. . . . The generous are those who employ their means to ransom captives from brigands, or who assume their friends' debts or help in providing dowries for their daughters, or assist them in acquiring property or increasing what they have.

A man in public office should do what is expected of him, but within his means, and his expenditure "is better justified when it is made for walls, docks, harbors, aqueducts, and all those works which are of service to the community."

Seneca, a century later, in his essay on how to give and how to receive benefits (for it seems to him equally important to have the right ideas about both sides of the transaction), has this to say directly to our question:

I must give to him that wants, yet so that I do not want myself; I must help him who is perishing, yet so that I do not perish myself, unless by so doing I can save a great man or a great cause. I must give no benefit which it would disgrace me to ask for . . . Every man must consider what his resources and powers are, so that we may not give either more or less than we are able.

JEWS

It is among the Jews, of all the ancient peoples, that private charity had the most conspicuous place, and in the medieval codifications of Rabbinical deci-

sions and commentaries on the original Written Law of Moses there is set forth a theory of the individual's obligations for the relief of the poor which is unsurpassed for explicitness of detail, and which, with the characteristic Jewish regard for justice, weighs claims of giver and of beneficiary against each other with meticulous care.

In their ancient theocratic state, the three tithes for the support of the Levites and religious ceremonies and for the relief of the poor were simply income taxes. Even the "gifts of the poor," as they came to be called later—the gleanings and the corners, the forgotten sheaf, the grape left on the vine and the olive on the bough*—were a form of income tax, a "poor rate" collected in kind by the poor themselves. But beyond all this, there were general injunctions to charity, both affirmative and negative in form, and in both cases extending to the Gentile:

If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother:

But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth.

For the poor shall never cease out of the land: therefore, I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land. (Deut. XV, 7-8, 11.)

Thou shalt neither vex a stranger, nor oppress him:

*Lev. XIX, 9-10; Deut. XXIV; 19-21.

for ye were strangers in the land of Egypt. (Ex. XXII, 21.)

And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner. (Lev. XXV, 35.)

In the Digest made by Maimonides of Cordova in the twelfth century,* the Gifts of the Poor, which by the changes in the political status of the Jews had ceased to be an income tax and had become private charity, are defined with the most scrupulous exactness. What, for instance, is the "measure" of the Corner?

The Law hath not fixed any determinate measure: if only one ear be left, the letter of the Law will have been obeyed; but according to the statutes of the Wise Men, the Corner ought not to be less than one-sixtieth part, whether in or out of the land of Israel. Over and above this one-sixtieth part, let there be an addition made according to the extent of the field, to the multitude of the poor, and to the blessing upon the seed. For instance, if the field be small, one-sixtieth part of it would yield but little to the poor; let some addition to the measure be on that account made; and so, also, if there be many poor, let an addition be made; and if little be sown, and much be gathered, let an addition be made, on account of the blessing. And whoso addeth to the extent of the Corner to him shall reward be given: but there is no limit to this addition.

The Corner must be left only "at the end of the field; in order that the place granted to them may be known to the Poor, and known also to passers-by." It must be left in each field; a Corner for

*Which was the basis of all subsequent codes, including that of Joseph Ben Ephraim Karo, first published in 1564, and still held as authoritative among Orthodox Jews.

two adjoining fields may not be left in one of them. If a man gets his field half reaped, and then thieves come in and reap the rest, the field is exempt from the Corner, "since it was the half reaped by the thieves which was liable"; but if the thieves reap the first half, then the owner must leave a Corner, "according to the portion which he has reaped." If he reap half and then sell the other half, the buyer must furnish the Corner for the whole field. And so on, with respect to every conceivable question that might arise about the Corner; and similarly about the other Gifts—the Fallen Grape, the Small Bunches, the Gleanings, and That-which-is-left-through-forgetfulness.

Maimonides makes clear that the requirements of the Law with respect to all the measures for the relief of the poor apply to every member of Israel, without distinction of income, and that the poor are entitled to this relief as a right. With reference, for instance, to the Gifts of the Poor:

For all these Gifts belonging to the Poor, no thanks are in any wise due to the Owner of the Field, as though he had performed an act of benevolence; but the Poor shall come, and shall receive them, even though against the will of the Owner; yea, even though that Owner be the poorest man in Israel, yet shall these Gifts be taken out of his hands.

Similarly with reference to the Tithe of the Poor:

But the Poor shall come, and shall receive it, even against the Owner's will; yea, though the Owner be one

of the poorest men in Israel, they shall take it out of his hands.

And with reference to the Alms given personally to individuals in need:

If any one refuseth to bestow Alms, or if he giveth less than becometh him, the Synhedrim shall use compulsion, and shall inflict upon him the Stripes of Rebellion, until he giveth that which he had been adjudged to give. They shall also in his presence take from his goods, as much as he ought to give, and they shall retain it as a pledge for the Alms.

No one . . . shall ever refuse yearly to give the third part of a Siclus (a gold shekel): whoever giveth less than this, obeyeth not the Precept: even though he is poor, and is supported by Alms, yet is he required to give Alms to other Poor.

Again with reference to the Alms of the Chest and the Alms of the Basket, the Collectors who are to be appointed "in every city inhabited by Israelites" are to "go amongst the Public to receive from every one Alms, according to his means, or according to the stated assessment." A man became liable to contribute Alms of the Chest when he had been in a city thirty days, Alms of the Basket after three months, and Alms for Burials after nine months. The Collectors are not to exact Alms of orphans, even if they have abundant means, or even for the redemption of captives. They may accept Alms from women and boys and from servants, but only a small amount, to avoid the suspicion that it has been acquired "by theft or by force," and this small amount should be "according to the substance of

their Masters, and in proportion to their own means."

Among all these minutiae, however, there is no clear statement as to what is meant by "according to his means." There is the irreducible minimum of a third of a shekel a year to be given in personal alms; and in the same connection it is prescribed that, if the means of the person applied to by a poor man are insufficient to supply what he needs, in that case

He who giveth a fifth part of his means, obeyeth the Precept in the highest degree; he who giveth a tenth part of his means, obeyeth the Precept in a medium degree; he who giveth less than a tenth part is a man of an evil eye.

The Shulhan Arukh of Karo, four centuries later, seems to make this a more general rule:

The amount of charity one should give is as follows: if one can but afford, let him give as much as is needed. Under ordinary circumstances, a fifth of one's property is most laudable. To give one-tenth is the average disposition. But to give less than one-tenth is niggardly. When the Rabbis said a "fifth" they meant a fifth of the property the first year only, and a fifth of the profits in succeeding years.

One should never give less than one-third of a Shekel a year, and if he gives less than this, he does not fulfill the command to be charitable.

To which a contemporary annotator has added:

But a man should not squander more than one-fifth in charity, lest he himself becomes a public charge. This refers only to his life-time. Of course, at the time of his death one may leave for charity as much as he pleases.

But we find no schedule for assessing the Alms of the Chest and the Alms of the Basket. The system is based on the theory of minimum graded contributions accorded to financial ability, but the application of this principle—just how much was assessed on incomes of different amounts—seems to have been left to the judgment of the authorities of the synagogue.

It is of interest further, in connection with our topic, that no merit attaches to any one who meets merely the minimum obligation:

For all these Gifts of the Poor, no thanks are in any wise due to the Owner of the Field, as though he had performed an act of benevolence.

The man who refuses to bestow alms according to his assessment is punished. It is only when he leaves a Corner larger than the Law requires that he "shall have a reward." Or if he distributes the Tithe of the Poor at his house instead of at the barn, "thanks shall be given to him, as for a benefit conferred; and he may grant it to whomsoever of the Poor it may please him." Degrees of merit are recognized, according to the result and the intention of the alms, and the manner in which it is given. Liberality is encouraged by representing it as a treasured characteristic of the race and by removing fear of untoward consequences: e.g.

Alms are the sign of the just seed of Abraham.

No one by his liberality in Alms shall be made irretrievably poor, nor by his bounty be brought

into difficulty and distress, for it is said (Isaiah XXXII, 17), "And the work of Alms shall be peace." . . . Whoever is hard-hearted, and pitiless, is of a dubious race, since want of pity exists only among the Gentiles.

With characteristic reasoning, though the application of the hard-worked passage from Isaiah which is quoted as authority is not very clear, the Rabbis taught that it was more meritorious to secure contributions from others than to give, thus putting the work of the Collectors on a high plane, as we might say that the Committee which manages a community fund campaign deserves more credit than even the largest contributor:

He who influenceth others to give Alms, shall have a greater reward than he who simply giveth; for it is said, "And the works of Alms shall be peace." Concerning the Collectors of Alms, and others like unto them, it is said (Daniel XII):

"And they that be wise
Shall shine as the brightness of the firmament:
And they that turn many unto Alms,
As the Stars forever and ever."

VI ANSWERS OF THE PAST

(CONTINUED)

The answer of Christianity is different from that of Judaism, and it has been different at different periods.

EARLY CHRISTIANITY

In the recorded teachings of Jesus the explicit references to charity are rare. There is the injunction not to do alms before men, but the object of this seems to have been to expound a general rule of life, a general attitude of spirit in the performance of all acts, with alms-giving used merely by way of illustration, as are also prayer and fasting. Then there are the commands about inviting the poor to the feast, and about giving to every one who asks (Luke VI, 30; XIV, 12-14); and the parable of the Good Samaritan, in reply to the lawyer's question, "And who is my neighbor?" (Luke X, 30-37). That is about all. The advice to the exemplary rich young man to sell all he had and give the proceeds to the poor, if he would be "perfect," must be regarded, it has frequently been pointed out, not as a general rule intended to apply to all, but as advice fitted to the individual case of that

particular young man; and apparently disposal of his possessions was merely a preliminary requirement to joining the little band of disciples, who carried "neither purse, nor scrip, nor shoes," and relied on hospitality for their lodging and food. Even the churchmen of the Middle Ages recognize that he who "gives away all his possessions for Christ's sake and does the deed of perfection by transferring himself to another state"—that of a monastic or a mendicant order—must needs be the exception.* Literal and universal adoption of the prescription would in fact be impracticable, for if every one were selling his property and giving the proceeds to the poor, there would soon be no one to buy and no one willing to receive, since buyer and recipient would forthwith be subject to the same necessity of getting rid of the goods by passing them on to some one else.

It is in the general precepts for the conduct of life that the essential character of Christianity as a "doctrine of humanity" and "the gospel of the poor" is to be found: the injunctions to humility, to mutual love and helpfulness, to compassion and respect for the lowly, which are found in many places, but notably in the description of the separation of the sheep from the goats at the Day of Judgment, in the Sermon on the Mount (Matt. XXV, 31-46).

*From the *Summa* of St. Thomas Aquinas, II, IIae, Q. XXXII.

In the spirit of the teachings of the Founder, the charity of the apostolic age was free, spontaneous, unlimited, unorganized. There was mutual assistance and community of goods, simply as a consequence of the relations of the Christians to one another, their situation as a minority group in hostile communities, and the predominance of freedmen, slaves, and "lowly" generally, among their numbers—"not many wise men after the flesh, not many mighty, not many noble," as Paul reminded the Corinthians. There was no urging of almsgiving; no rules as to the amount that should be given; no system of relief, no institutions, no relief officers. It was like the life of a family. And since they lived in daily expectation of the return of their Lord, there was no provision for the future, no endowments for the benefit of posterity.

Even when this spontaneous mutual helpfulness became systematized into a scheme of congregational relief, under the direction of the bishop—with deacons and deaconesses and "widows" as professional social workers; with registration of beneficiaries, investigation of their real needs, appropriate and adequate assistance; with regularly established relief funds, supplied by oblations brought to the Lord's Supper every Sunday, contributions of money on certain fast-days, and other offerings—there was still, apparently, no requisition on members, no effort to assess contributions ac-

Transpose lines 1-14 to bottom of page.

The Apologists of the second century, in their expositions of the customs and beliefs of the Christians, emphasize the voluntary character of their contributions for the care of the needy:

And they who are well-to-do, and willing, give what each thinks fit; and what is collected is deposited with the president, who succors the orphans and widows, and those who, through sickness or any other cause, are in want, and those who are in bonds, and the strangers sojourning among us, and in a word takes care of all who are in need. (First Apology of Justin Martyr, addressed to Antoninus Pius.)

And if there is among them any that is poor and needy, and if they have no spare food, they fast two
cording to means. Not until Christianity became the state religion of the Roman Empire by Constantine's decisive act in 312 was the tithe adopted, and then it was a tax for the support of the established church, not a rule for voluntary benevolence. With the ideal of a simple, frugal life, and under the influence of the doctrine that the human possessor of wealth is but the steward of God and that the poor are His representatives, so that money given to the poor is given to God and thus becomes "treasure laid up in Heaven," and with the persecutions and other common dangers stimulating their natural sympathy for their fellow-Christians, there was plenty of money for all the needs of the poor; and probably never, as Uhlhorn says, has the church "been farther from fostering beggary, and making life easy for idlers."

or three days in order to supply to the needy their lack of food. (Apology of Aristides the Philosopher, presented to Hadrian.)

There is no buying or selling of any sort in the things of God. Though we have our treasure-chest, it is not made up of purchase-money, as of a religion that has its price. On the monthly collection day, if he likes, each puts in a small donation; but only if it be his pleasure, and only if he be able: for there is no compulsion; all is voluntary. These gifts are, as it were, piety's deposit fund. For they are not taken thence and spent on feasts, and drinking-bouts, and eating-houses, but to support and bury poor people, to supply the wants of boys and girls destitute of means and parents, and of old persons confined now to the house; such, too, as have suffered shipwreck; and if there happen to be any in the mines, or banished to the islands, or shut up in the prisons, for nothing but their fidelity to the cause of God's church, they become the nurslings of their confession. . . . One in mind and soul, we do not hesitate to share our earthly goods with one another. All things are common among us but our wives. We give up our community where it is practiced alone by others. . . . You abuse also our humble feasts, on the ground that they are extravagant as well as infamously wicked. . . . Our feast explains itself by its name.* The Greeks call it love. Whatever it costs, our outlay in the name of piety is gain, since with the good things of the feast we benefit the needy. (The famous Apology of Tertullian.)

DEVELOPMENT OF THE MEDIEVAL THEORY

Gradually, however, there developed the curious perversion of the early belief, whereby poverty in itself came to be esteemed as a virtuous quality,

*The weekly congregational meal, in the early days associated with the celebration of the eucharist, was called ἀγάπαι, the plural of ἀγάπη, love.

riches as sin, the grateful prayers of the poor as peculiarly efficacious with God, and the benefit to the giver came to be the leading argument for charity. A person who receives alms when he needs it, reads a passage in the Apostolic Constitutions, written probably at the end of the third century,

"shall not only not be blamed, but shall be commended : for he shall be esteemed an altar to God . . . ; not receiving idly, but to the uttermost of his power recompensing what is given him by his prayer."

In *The Pastor of Hermas*, a book of popular moral instruction which held much the same place all over the Eastern Empire throughout the second, third and fourth centuries as *Pilgrim's Progress* occupied in England and America a few generations ago, one of the "similitudes" by which the Shepherd clarifies his lessons is this one of the elm and the vine :

As I was walking in the field, and observing an elm and vine, and determining in my own mind respecting them and their fruits, the Shepherd appears to me, and says, "What is it that you are thinking about the elm and the vine?" "I am considering," I reply, "that they become each other exceedingly well." "These two trees," he continues, "are intended as an example for the servants of God. . . . The rich man has much wealth, but is poor in matters relating to the Lord, because he is distracted about his riches ; and he offers very few confessions and intercessions to the Lord, and those which he does offer are small and weak, and have no power above. But when the rich man refreshes the poor, and assists him in his necessities, believing that what he does to the poor man will be

able to find its reward with God—because the poor man is rich in intercession and confession, and his intercession has great power with God—then the rich man helps the poor in all things without hesitation; and the poor man, being helped by the rich, intercedes for him, giving thanks to God for him who bestows gifts upon him. . . . Both, accordingly, accomplish their work. The poor man makes intercession; a work in which he is rich, which he received from the Lord, and with which he recompenses the master who helps him. And the rich man, in like manner, unhesitatingly bestows upon the poor man the riches which he has received from the Lord."

Cyprian, Bishop of Carthage, sums up the prevailing views on charity in the middle of the third century in a poetic paragraph at the end of his sermon on Works and Alms:

An illustrious and divine thing, dearest brethren, is the saving labour of charity; a great comfort of believers; a wholesome guard of our security, a protection of hope, a safe-guard of faith, a remedy for sin, a thing placed in the power of the doer, a thing both great and easy, a crown of peace without the risk of persecution; the true and greatest gift of God, needful for the weak, glorious for the strong, assisted by which the Christian accomplishes spiritual grace, deserves well of Christ the Judge, accounts God his debtor.

What was that?—"deserves well of Christ the Judge, accounts God his debtor?" Is that not *un peu fort*? But it is no less than he meant: through charity one made sure of a favorable decision on the Day of Judgment, because he had actually put God in his debt! Believing that, what could a man *not* afford to give?

There were clear-sighted, practical men among

the early Fathers who saw the dangers lurking in this theory. It was partly to guard against the encouragement of nefarious rich characters that the acceptance of "tainted money" was ruled out, in the instructions to bishops contained in the Apostolic Constitutions. The bishop was forbidden to receive "the odious oblations" of corrupt dealers, fornicators, extortioners, covetous men, adulterers, "those that oppress the widow and overbear the orphan, and fill prisons with the innocent, and abuse their own servants wickedly," also of rogues, of those who plead on the side of injustice, of idol-makers, thieves, those who give short measure, murderers, unjust judges, drunkards, blasphemers, etc. "For the bread that is distributed to the widows from labour is better, though it be short and little, than that from injustice and false accusation, though it be much and fine." As a further precaution, it was to be understood that if by chance the poor were relieved from such sources, and prayed for such benefactors, their prayers for their benefactor would not do him any good:

Although a widow who eats and is filled from the impious, prays for them, she shall not be heard.

And St. Augustine admonished:

Give alms from your just labours. For you will not bribe Christ your judge, not to hear you with the poor whom you rob. . . . Give not alms from interest and usury.

The dangers to beneficiaries, also, are recognized by Ambrose, Bishop of Milan (340-397) in his treatise on the Duties of the Clergy, modelled on Cicero's *De Officiis*. He distinguishes between beggars and "the poor," and recommends looking into the circumstances of applicants, and giving to those who are most in need of help rather than to those who are most importunate:

There ought to be due measure in our liberality, that our gifts may not become useless. Moderation must be observed, especially by priests, for fear that they should give away for the sake of ostentation, and not for justice's sake.

Never was the greed of beggars greater than it is now. They come in full vigour, they come with no reason but that they are on the tramp. They want to empty the purse of the poor—to deprive them of their means of support. Not content with a little, they ask for more. . . . With lies about their lives they ask for further sums of money. . . . Let there be method in our giving, so that the poor may not go away empty nor the subsistence of the needy be done away and become the spoil of the dishonest.

We ought not only to lend our ears to hear the voices of those who plead, but also our eyes to look into their needs. . . . It cannot always be that the cries of an importunate beggar will never extort more, but let us not always give way to impudence. He must be seen who does not see thee. He must be sought for who is ashamed to be seen. He also that is in prison must come to thy thoughts; another seized with sickness must present himself to thy mind, as he cannot reach thy ears.

Such cautions, however, were not congenial to the temper of the times, and the scruples of intellectual leaders did not penetrate to the average man, who

must have his principles simplified and concrete. St. John Chrysostom, the eloquent Eastern contemporary of St. Ambrose, better expresses the spirit which shaped the charity of the Middle Ages. The sight of the beggars sprawled over the marketplace and alleys through which he had to pass on his way to the church in Antioch—"some lacking hands and feet, some without eyes, some filled with ulcers and running sores and exposing as much as possible those parts which because of the suppuration should have been covered," just as your true beggar of every age has always done—so affected him that he thought it would be "most inhuman" if he did not make his sermon that morning an appeal for charity in their behalf, especially as it was the winter season, and hunger was "gnawing their vitals within, and cold congealing their flesh without and giving it the semblance of death." So he took for his text a passage from Paul's first epistle to the Corinthians (XVI, 1-3), and preached a beautiful sermon, which must have sent his congregation out to scatter gold in profusion on their way home to dinner.

He dwells on the phrase used by Paul, "every one of you":

I am speaking, he (i.e. Paul) says, not only to the rich, but to the poor also; not only to freemen, but also to slaves; not only to men, but also to women. Let no one be exempt from this service or free from this impost; but let every one make an offering. And

let not poverty stand in the way of this offering. For however poor you may be, you are not poorer than the widow who poured out all her substance. (Luke XXI, 2-4). However poor you may be, you are not poorer than the Sidonian woman who, although she had only a handful of meal, was not thereby deterred from receiving the prophet; but though she saw her children around her and hunger pressing upon them and had nothing laid aside, nevertheless received the prophet joyfully. (1 Kings XVII.)

He pictures in strong colors the advantages of laying aside money for the poor, adding to the usual promise of heavenly treasure the assurance that such a fund in the house is a protection against burglars and arson—and demons! Of particular interest to us is his comment on the fact that the amount of the contribution is left to the discretion of the giver:

For he did not say, Give such and such an amount, lest the command should prove burdensome, and many would object that they could not afford it; lest the poor should say, But what if we cannot? But he left the amount of the offering to the discretion of the givers. . . . He did not say, What he shall be able to give, or, What he shall have acquired, but, "What it shall well please him,"* . . . For Paul did not have in mind merely that money should be given to the poor, but that it should be given cheerfully. And God did not ordain the giving of alms only in order that the poor might be fed, but also that a blessing might be added to the givers, and even more for the sake of the latter than of the former. If his only concern

*The phrase which he uses ($\delta \tau \iota \delta \nu \epsilon \upsilon \omicron \delta \delta \omega \tau \alpha \iota$) is practically the reading on which the King James English version bases its translation "as God hath prospered him," but to Chrysostom it evidently has the meaning given in the Latin Vulgate (which, by the way, was published just about the time of this sermon)—"quod ei bene placuerit"; and ($\delta \tau \iota \delta \nu \epsilon \upsilon \omicron \delta \omega \tau \alpha \iota$) is rendered by the Abbé Migne, in his Latin translation of the sermon, "quod sibi placuerit."

had been for the poor, he would have prescribed merely that money should be given and would not have demanded cheerfulness in the givers. Instead of this you see that the apostle earnestly exhorts the givers of alms to be glad and cheerful.

But the most eloquent part of the whole sermon is the closing passage in which he attacks the people who would "question the poor inquisitively, inquire their native land, their manner of life, their character, trade, and their physical condition, making accusations and demanding a thousand statements in regard to their health," and pleads instead for generous, open-handed, indiscriminating almsgiving:

Why do you make so much trouble for yourself? Why do you investigate so carefully? If God had commanded us to inquire into the lives of others, to demand reports from them and to investigate their habits minutely, would not many be indignant? Would they not say among themselves, What is the purpose of this anyway? God has given us a difficult task. Can we investigate the lives of others? Do we know what sins such a one has committed? Would not many say things of this sort? But as it is, when He has excused us from an investigation of this nature, and has promised us a perfect reward, whether they be good or sinful who receive our alms, we bring all this trouble on ourselves.

. . . Therefore, even as your Lord, although countless men blaspheme Him and practice fornication, steal, rob, dig up graves, commit sins without end, does not withdraw His universal bounty, but brings forth the common sunlight, the common rains, and the fruits of the earth, showing His loving-kindness toward men; so do you also, and when you have opportunity for showing mercy and kindness, then help the poor, satisfy their hunger, deliver them from wretchedness,

and inquire no further. For if we investigate the lives of men too carefully, we shall never have pity on anyone; but, entangled in this ill-timed and fruitless curiosity, we shall furthermore be performing a burdensome task which is neither advantageous nor necessary.

Wherefore, I beseech you, let us cast aside this inopportune curiosity and give alms to all the poor, and let us do it generously, that we too, on that day of judgment, may receive from God abundant pity and kindness.

EXPOSITION OF ST. THOMAS AQUINAS

Hundreds of pages might be filled with quotations from the church authorities of the first thirteen or fourteen centuries of the Christian era, further illustrating the development of the medieval theory of charity and following the variations of interpretation by different writers, but enough has been given perhaps to indicate its essence. With the "technique" of medieval charity—the development of a net-work of specialized institutions all over Europe, from the primitive Xenodocheion of the East; the growth of monasticism, providing a professional class of social workers; the accumulation of vast endowments; the movement led by St. Francis for living among the poor the life of a poor man (not unlike the settlement movement of our own day); and the work of the various orders of mendicant friars—this essay is not primarily concerned. We can hardly leave this period, how-

ever, without referring to the discussion of almsgiving by St. Thomas Aquinas, the great intellect of the medieval church, in his stupendous *Summa Theologiae*, or systematic exposition of the doctrines of Christianity, "harmonized" with the philosophy of the pagan Aristotle.*

"Charity," he says, is "a kind of friendship of man for God. . . . God is the principal object of charity, while our neighbor is loved out of charity for God's sake." Beneficence is one of the "outward acts or effects of charity." It "simply means doing good to some one"; and "the motive for giving alms is to relieve one who is in need." The "spiritual" almsdeeds—*consule, carpe, doce, solare, remitte, fer, ora*—are presumptively of a higher order than the "corporal"—*vestio, poto, cibo, redimo, tego, colligo, condo*—but in a particular case the corporal may excel the spiritual: it is better, for example, to feed a hungry man than to instruct him. Corporal almsdeeds have a spiritual effect (on the doer, that is) if they are done out of love for God and one's neighbor, and if the beneficiary is moved to pray for his benefactor:

He who gives an alms does not intend to buy a spiritual thing with a corporal thing, . . . but he intends to merit a spiritual fruit through the love of charity. . . . The widow who gave less in quantity, gave more in proportion; and thus we gather that

*Part II of the *Secunda Summa*, Q. XXIII-XXXII, *passim*. Quotations are from the translation by the Fathers of the English Dominican Province.

the fervor of her charity, whence corporal alms deeds derive their spiritual efficacy, was greater.

As to the amount which it is one's duty to give:

Now right reason demands that we should take into consideration something on the part of the giver, and something on the part of the recipient. On the part of the giver, it must be noted that he should give of his surplus, according to Luke XI, 41: That which remaineth, give alms.* This surplus is to be taken in reference not only to himself, so as to denote what is unnecessary to the individual, but also in reference to those of whom he has charge. . . . Because each one must first of all look after himself and then after those over whom he has charge, and afterwards, with what remains, relieve the needs of others. . . .

On the part of the recipient it is requisite that he should be in need, else there would be no reason for giving him alms: yet since it is not possible for one individual to relieve the needs of all, we are not bound to relieve all who are in need, but only those who could not be succoured if we did not succour them. . . . We are bound to give alms of our surplus, as also to give alms to one whose need is extreme.

There is a time when we sin mortally if we omit to give alms: on the part of the recipient, when we see that his need is evident and urgent, and that he is not likely to be succoured otherwise; on the part of the giver, when he has superfluous goods, which he does not need for the time being, as far as he can judge with probability. Nor need he consider every case that may possibly occur in the future, for this would be to think about the morrow, which Our Lord forbade us to do (Matt. VI, 34), but he should judge what is superfluous and what necessary, according as things probably and generally occur.

Ordinarily a man should not deprive himself or his family of necessities in order to give alms, but

*In the King James version of the Bible this passage is rendered: "But rather give alms of such things as ye have," with the alternative reading in the margin, "as ye are able."

if by so doing he "might help a great personage, and a support of the Church or State," it "would be a praiseworthy act to endanger one's life and the lives of those who are under our charge for the delivery of such a person, since the common good is to be preferred to one's own." (See quotation from Seneca, given on page 71.) "The necessary," however, "is not an invariable quantity." "A thing is said to be necessary if a man cannot without it live in keeping with his station." A man might have a great deal taken from him and still have enough "for the decencies of life in keeping with his own position." "It is good to give alms of this kind of *necessary*, and it is a matter not of precept but of counsel."

Yet it would be inordinate to deprive oneself of one's own in order to give to others to such an extent that the residue would be insufficient for one to live in keeping with one's station and the ordinary occurrences of life: for no man ought to live unbecomingly. There are, however, exceptions to the above rule. The first is when a man changes his state of life, for instance, by entering religion, for then he gives away all his possessions for Christ's sake, and does the deed of perfection by transferring himself to another state. Secondly, when that which he deprives himself of, though it be requisite for the decencies of life, can nevertheless easily be recovered, so that he does not suffer extreme inconvenience. Thirdly, when he is in presence of extreme indigence in an individual, or great need on the part of the common weal. For, in such cases, it would seem praiseworthy to forego the requirements of one's station, in order to provide for a greater need.

Alms may be considered abundant . . . in relation to the giver, when that which a man gives is great as compared with his means. . . . On the part of the recipient an alms may be abundant in two ways: first, by relieving his need sufficiently, and in this sense it is praiseworthy to give alms; and secondly, by relieving his need more than sufficiently; this is not praiseworthy, and it would be better to give to several that are in need.

It would not require much modification to bring this into harmony with our "scientific" twentieth-century ideas. But it was too subtle for popular digestion in the thirteenth century. The essential character of beneficence as seen by the Angelic Doctor—that it should "do good" to the beneficiary, and the essential motive of giving alms—"to relieve one who is in need," had been too long overlooked. His careful analysis of almsdeeds unfortunately established in the common thought certain stereotyped "good works," to which subsequently definite rewards were attached, linking charity with the system of indulgences.

INFLUENCE OF FEUDALISM

The relation of feudalism to the development of the philosophy of charity is a little obscure. In theory feudalism was a political and social system in which "charity," properly speaking, was superfluous. Every individual was attached, for protection and care, to some other individual in the rank just above him, and provision for those

in distress was thus a civic obligation, irrespective of whether it was a religious duty. "Every man," said Charlemagne in a Capitulary of 805, "shall support his own people, as far as he is able, and shall not sell his grain too dear." Begging was forbidden, and no baron was to permit "his poor" to go begging through the country. To provide for the unattached traveller passing through the land, "We decree," he wrote, "that in all our realm, neither rich man nor poor man shall dare to deny hospitality to the wayfarer."

In theory there was perfect state responsibility for all who might need help, distributed through society so that each individual had his clearly appointed share, which he performed in person, instead of vicariously, through public officials and payment of taxes. This theory, however, never had much chance. There was the obstinate fact of an extensive church system of charity already in existence, firmly established as one of the great contemporary institutions and constantly growing in wealth and influence. There was the fact that no population was ever completely organized according to the feudal system, but always included many landless and lordless men, and even, with the growth of commerce and cities, whole classes which were outside the regular order. There was, furthermore, the most significant fact of all—that feudalism was intimately bound up with the

medieval church organization, and that practically every individual member of the feudal societies was, in his private character, if not in his civic capacity, though frequently in both, subject to the Church and dominated by its teachings. And so, while from our vantage ground we can see in feudalism the foundation of a theory of state responsibility for the poor and needy, in practice it seems scarcely to have modified the prevailing conception of charity as a means to salvation. Through chivalry, "the fine flower of honour growing from this soil, embosomed in an abundant leafage of imagination,"* feudalism did indeed make benevolence fashionable, as the Church had made it expedient, and that is about all there is to say, for the purposes of our present discussion.

CONTRIBUTION OF PROTESTANTISM

For different reasons, we may content ourselves with a very brief reference to the revolutionary ideas introduced by the Protestant Reformation. The displacement of "works" by "faith" eliminated the factor of personal reward as an inducement to almsgiving. Charity, and all other good works, took their place as spontaneous, natural consequences of "faith." The interest of the giver, no longer fixed on the "post-mortal conse-

*The expression of Henry Osborn Taylor, in *The Medieval Mind*: I, 538.

quences" of his benevolence to himself, inevitably turned to the effect of his act on the beneficiary, as the interest of thinkers of all ages has done when not hampered by inhibiting traditions. The following quotations will suffice to indicate Luther's theory:

(1) From his treatise *On Good Works*:

The first, highest, and noblest of all good works is to believe in Christ. . . . All works go back to this and receive all their goodness from it, as one might receive a fief from his Lord.

* * *

If you ask my critics if they regard as good works laboring at one's trade, coming and going, eating, drinking, and sleeping, and all the other acts that help nourish the body or are generally useful, and whether they believe that God is pleased by such works, you will find that they say no, and limit good works so narrowly that they must consist in praying in church, fasting, or giving alms; other things they regard as actions which God does not esteem. By this damnable want of faith they reduce and diminish the service of God, whom all serve, who believe in Him, in all that they say or think.

* * *

So the Christian who lives in confidence toward God knows what things he should do, and does all gladly and freely, not with a view to accumulating merit and good works, but because it is his great joy to please God and to serve Him without thought of reward, contented if he but do God's will. . . .

(2) One of the ninety-five theses (Number 27):

They preach man (i.e., not God), who say that the soul flies out of purgatory as soon as the money rattles in the chest.

(3) Two bits from his Table Talk:

Good works are the seals and proofs of faith. A letter must have its seal and signature, and faith must have good works.

True it is, good works are well pleasing to God, in those who have remission of their sins through faith in Christ: the same have also their reward. But when the heart depends and trusts upon them, and thinks thereby to have a gracious God, then, instead of good works, they are in the sight of God stark naught; for confidence and trusting must look only upon God's mercy in Christ. We must beware of balancing our works with grace. Oh! no, they must be done as in obedience.

(4) From one of his sermons, entitled Concerning the Ten Lepers:

Charity teaches him in what way he should apply himself spontaneously unto good works. For those works only deserve to be called good, which serve our neighbor and bring profit unto him.

The economic theories of Luther and his followers tended also in the same direction, and are frequently confused with their theological tenets. They held that it was the duty of everyone to work, that earthly goods must be earned by labor, that to live by begging is anomalous, and that there is nothing inherently holy in poverty. The renunciation of earthly goods, therefore, the giving in charity of a part of one's wealth, was in itself of no spiritual value. The able-bodied poor should not have charity, but only the weak and the sick—widows and orphans, cripples and de-

crepit aged. Luther comments on the command of Christ to "give to him that asketh":

That is, to him that needs and is in want; not to idle, lazy, wasteful fellows, who are commonly the greatest beggars, and who, though we give them much and often, are nothing helped thereby.

Franklin epitomized the Protestant point of view when he said that there is need of caution, lest we be found "fighting against the order of God and nature, if we relieve those who are in want because of idleness or extravagance." Luther's idea of the way in which the poor should be provided for—which is social economics and not theology—is outlined in the twenty-first article of his Address to the Christian Nobility of the German Nation:

It is one of the most urgent necessities to abolish all begging in Christendom. No one should go about begging among Christians. It would not be hard to do this, if we attempted it with good heart and courage: each town should support its own poor, and should not allow strange beggars to come in, whatever they may call themselves—pilgrims or mendicant monks. Every town should feed its own poor; and if it were too small, the people in the neighboring villages should be called upon to contribute. As it is, they have to support many knaves and vagabonds under the name of beggars. If they did what I propose, they would at least know who were really poor and who were not.

There should also be an overseer or guardian, who should know all the poor, and should inform the town council or the priest of their requirements; or some other similar provision might be made. There is no occupation, in my opinion, in which there is so much

knavery and cheating as among beggars; and it could so easily be prevented. This general, unrestricted begging is, besides, injurious to the common people. I estimate that of the five or six orders of mendicant monks, each one visits every place more than six or seven times in the year; then there are the common beggars, messengers, and pilgrims; in this way I calculate every city has a blackmail levied on it about sixty times a year, not counting rates and taxes paid to the civil government and the useless robberies of the Roman See; so that it is to my mind one of the greatest of God's miracles how we manage to live and support ourselves.

Some may think that in this way the poor would not be well cared for, and that such great stone houses and convents would not be built, and not so plentifully. And I think so too. But there would be no harm in that. If a man will be poor, he should not be rich; if he will be rich, let him put his hand to the plough, and get wealth himself out of the earth. It is enough to provide decently for the poor, that they may not die of cold and hunger. It is not right that one should work that another may be idle, and live ill that another may live well, as is now the perverse abuse.

The direct influence of the Protestant doctrines in bringing about the "secularization" of charity, and so modifying the theory of individual responsibility for the poor, is commonly exaggerated. The system of legislative repression of mendicancy, accompanied by provision for the impotent poor by the civil authorities, the development of the theory of the "right to relief" and of the responsibility of the state for its dependent members, becomes conspicuous in the sixteenth century, but the movement had begun much earlier, and Catholics (the Spaniard Vivès, for example, Luther's contemporary)

as well as Protestants, were among its able promoters. There is nothing in Protestantism *per se* which demands a secular system of relief, and in fact, while this became popular in the Lutheran states, Calvin's ideal was a system of congregational church charity, entirely independent of the state.

But if the contribution of the Protestant Reformation was less direct than is frequently assumed, it was more fundamental. By the revolt against the authority of the Church, the intelligence was set free to work upon the social problems (as upon anything else) as they actually presented themselves. "He teaches a loose, self-willed life, severed from all laws and wholly brutish," complained the Emperor Charles V of Luther, in the Edict of Worms. That was just it. He taught men to use their own minds, instead of accepting passively decrees and dicta, and when they used their minds on the pressing social problems of the time they arrived at the same conclusions with regard to relief that had been reached independently by the intelligence of pagan Greece and Rome, by many of the early Christian fathers, by brilliant contemporaries in the Catholic church, and by many other thinkers of all ages. The new system of relief—prohibition of mendicancy, assumption of ultimate responsibility by the civil authorities, use of a "work-test," discrimination in charity, and all the rest of it—was

an attempt to meet the needs of the times, to deal with the mendicancy whose existence was due largely to the charitable methods of the preceding centuries, and to supply the place of those abundant alms which had been given on the strength of their efficacy for personal salvation and which quickly diminished as trust in that efficacy declined. It was beyond a doubt made possible by the freedom of thought which the Protestant Reformation stimulated.

Since the sixteenth century there have been many developments in the machinery and methods of social work, many elaborations and refinements and re-discoveries of ideas, but no new elements in the theory of individual responsibility for those who need help—at any rate until very recent days. On the other hand, all the elements from the past still live, some in solution, some in great undissolved chunks of substantial obstacle, in the complex theory which forms our ideal in these United States of America in the twentieth century.

VII

THE REVOLT OF MODERN CONTRIBUTORS

If from these theoretical replies of the past we turn hopefully to modern social work for a practical solution, it is a surprise to find how little consideration the question has received. The citizen's duty to most things has been indicated to him by social workers, in their conferences, journals, and annual reports. It would have been expected that this particular duty, since it affects the very existence of privately supported social agencies, would have received early and thoughtful attention. Only in the last few years, however, has there been any discussion that comes anywhere near it.

ATTITUDE OF SOCIAL WORK

In the early years of the National Conference of Charities and Correction the absence of references to the financing of private charities is so marked as to suggest that it must have been considered an indelicate subject. There are discussions of the dangers of material relief, of the evils of out-door relief when given by public officials, of the dangers of relief funds in charity organization societies, of

the evils of indiscriminate almsgiving; but of how to get the money for the work of eliminating imposture and organizing charity and for the discriminating relief which was admittedly needed, and of the responsibility of good citizens to supply it, not a word—except that in 1885 a gentleman from Illinois, in a paper on how to go to work to start a charitable society, covered the whole subject thus: “The raising of funds is the easiest part of it. If your society is needed, the public will understand that necessity and will cheerfully supply the necessary funds.”

When at last, in 1899, the subject makes its appearance in a paper on *The Finances of Charitable Agencies*, by Mr. Frank Tucker, it is the responsibilities and duties of the charitable agency with respect to the funds entrusted to it by contributors which is the subject of discussion—in plain words, common business honesty—and the paper is devoted to methods of accounting and financial statements. In 1906, with Mr. Tucker chairman of a Section on Charitable Finance, discussion begins of how to get money, as well as how to take care of it and account for it, and from this time on the general subject receives considerable attention. It is, however, as was natural, from the point of view of the agency which needs the money, not from the contributor's point of view: how to “appeal” in such a way as to be appealing; how to attract the attention of

those who can give and then hold it long enough to stimulate a response; how most effectively to reach and set in motion the springs to benevolent action. The contributor becomes a psychological problem. Financial secretaries and publicity departments come into existence, and they study his susceptibilities and reactions, and become adept in "getting results." The make-up of the annual report, the kind of story to select for publication in newspapers and how to tell them, what features of the work to "stress," how to strike the right balance between the picture of the distress to be relieved and the agency's success in relieving it, what sort of paid advertising pays and how to get newspaper publicity for nothing by furnishing "human interest" stories, when to send out appeal letters so as to catch contributors in the most responsive mental attitude—such are the subjects discussed. To "get the message across," to "put it over," or—in the latest phrase—to "sell social work," became the goal, and commercial advertising the source of inspiration. "Nearer and nearer," one of the enthusiastic pioneers in developing publicity methods said in 1910 with obvious satisfaction, "Nearer and nearer social advertising approaches the best types of commercial advertising."*

*There are indications that the pupil has out-stripped his masters. When, for instance, the Republican National Committee wanted some one "to put pep" into its financial campaign in 1920, it secured the services of a man who had won a reputation "as a fund getter" through his work with the Y. M. C. A., the Red Cross, and the War Camp Community Service.

Now of course the psychology of the social workers has not been as crude as this may suggest. They had already drawn distinctions between social work that is useful and social work that is not, and were constantly setting up standards of principle and performance and testing themselves accordingly. In discussions among themselves they could start out, with a *mens sibi conscia recti*, on the assumption that it was the duty and the privilege of the public to support what they are doing. It was not that they wanted to "do" the public in any sense, even for the "good" that might be done with its money, but to put as much of the public as possible in possession of the information which would make them see their duty and their privilege and embrace them. The underlying thought has been, evidently, that social work will touch the heart and justify itself to the intelligence if it can only get a hearing, and the effort, through this phase of development, has been to secure for it the hearing.

Still it is true that social workers have given little help to the contributor who takes his responsibility seriously and who wishes a criterion for his decisions. They have analyzed him to see what motives do move him, and they have tried to utilize those which seem to be most powerful and most easily excited; they have not undertaken to evaluate those motives, or to criticize them on the one hand and cultivate them on the other. They have taken

a tremendous interest in formulating standards—but standards of conditions which people need and which society ought somehow or other to assure to everybody, not of individual conduct. They have shown great concern for moral welfare as well as physical, but it has been directed towards discovering the influences which are at work in modern society to affect it adversely, and how to get rid of them; and when a moral philosopher appears among them by invitation, it is to discuss what is needed to raise the ethical standards of the family, especially the working-class family—and he says that an adequate income is the main thing.

The “contributing class,” receiving from the “professional social workers” nothing but instigation, stimulation, entreaty, and a mass of “information” all pointing in the same direction, has been thrown upon itself for principles and standards. Individual contributors no doubt had long puzzled over this question of how much they ought to give, and in the simpler conditions of earlier times, when fewer social problems had been recognized and when conduct was more completely subject to the domination of church and class-traditions, they had comparatively little trouble in answering it satisfactorily to their individual consciences. When occasion arose they sought advice as among different objects of their benevolence from friends and spiritual counsellors.

BUREAUS OF INFORMATION

With the development of charity organization societies thirty-five or forty years ago, partly because of their activity in warning the public against solicitations in the name of charity from imposters and partly because of their connection with and knowledge of the existing local agencies, business men frequently formed the habit of asking the secretary of the society for advice in regard to the appeals which they received. In several cities this led to the establishment of an information bureau in the charity organization society,* which supplied to members of the society information about any organization or individual from whom they received requests for contributions. These bureaus did not as a rule undertake to pass on relative claims, nor even to advise for or against any particular agency, except in the case of outright frauds;** but rather to give the inquirer data which would enable him to decide intelligently for himself. Their reports usually included information about the financial methods of the agency, the standing of its sponsors and executives, its success or failure in accomplish-

*As had occurred in London. The Bureau of the London Charity Organization Society in time established a separate office in "the city," and became actually the disbursing agent of many members of the society.

**In New York, for instance, a "Cautionary List" was prepared, which at first was circulated confidentially to members of the society, and later published in *Charities*.

ing its announced objects, and anything especially commendable or objectionable in its methods.

ENDORSEMENT BY CHAMBERS OF COMMERCE

In other cities, beginning with Cleveland about twenty years ago, the chamber of commerce took the initiative, by establishing "charity endorsement committees," which made up lists of approved agencies for the guidance of their members, who, with their families, constituted a large part of the "giving public"—eighty per cent in Cleveland, it was estimated. Standards were adopted, which an agency must meet before it could be included in the approved list. The usual requirements were that the organization should be incorporated; that it should be managed by a local board of directors who met at least quarterly; that its accounts should be audited by public accountants; that it should co-operate with other charitable agencies in promoting general efficiency and economy; and, specifically, that if engaged in relief work it should use the "confidential exchange." Plans for new societies must be passed upon by "experts" in the field of social work before they could be included.

A sharp difference of opinion developed on the relative merits of these two methods: protagonists of the Bureaus of Advice and Information arguing that it was "deadening to substitute extraneous

endorsement for personal knowledge,"* while advocates of the Charities Endorsement Committees pointed to the convenience of their methods to donors, and to the demonstrable effect of their requirements in raising the standards of social work in the community.

FINANCIAL FEDERATIONS

As social agencies multiplied, and as they developed their appealing powers, the competition they plied for the attention of those who were known to be able to contribute became so intense that neither of these methods sufficed. Neither one was any defence against incessant bombardment by appeals from more organizations than any one person could interest himself in—all of which might however be "worthy" or "endorsed." Neither one helped him to decide how to apportion his contribution among them, or which to refuse altogether. And so there arose, here and there, a few years before the war, a veritable insurrection of givers,† a revolt against the harrassing competitive methods of the local charities, which led to the development of "financial federations," or associations of the social agencies in a joint appeal for funds. Jewish

*W. Frank Persons, then director of general work of the New York Charity Organization Society, at the National Conference of Charities and Correction, 1910.

†As it is called by Mr. William J. Norton of Detroit, one of the ablest among the promoters of the "federation idea."

charities were the first to associate successfully, but by 1917 there were general financial federations in several cities, some of them with several years' experience behind them.

It was a simple idea: that all the agencies depending on voluntary contributions for support should "get together," agree on a joint composite budget for the next year, throw their contributors' lists and other information about sources of income into a common pool, present their united needs to the public in a single campaign, and share in the results in proportion to their budgets. The scheme has a flavor of the collective bargaining of the industrial world, and like that, as Mr. J. P. Morgan said when the term was explained to him in connection with his testimony before the Industrial Commission, "it sounds like a good thing."

The amount and intensity of "institutionalism" in social agencies which it disclosed was amazing. Mr. Norton is justified in his severe charge* that the forces of social work are more like "guerilla bands"—"noisy rabbles . . . conducting badly organized and poorly executed raids against the solid phalanxes of poverty, inefficiency, ignorance, disease, crime, and injustice"—than like an effective army carrying on a well-planned campaign; that social workers and members of their boards are "wrapped up in institutions, case work, dispensaries,

*At the National Conference of Social Work, 1919.

feeble-mindedness, all the constituent parts of social work, but not in social work"; and that the majority of them "come at their work looking at a single problem, and not at the social structure; or more frequently yet, looking at a few poor, or sick, or helpless individuals, and not at the community."

This is indeed a harsh indictment. Social workers had supposed they were interested above everything else in the common good and in the work of every agency which contributed to it; but when it came to sharing with the others the good will of the public and the good money of their supporters, and standing or falling with them, they found themselves put to a severe test—from which in many places, let us hasten to add, they did not shrink, and through which they have made a long step towards realizing that genuine concern for the common welfare which had formerly existed largely in theory. Financial federations secure more money from a larger number of people at less expense and with more satisfaction or at least less annoyance to contributors, but the strongest argument in their favor is that they tend to dissipate the institutionalism of the social agencies and to increase the public fund of intelligent interest in them as an element in the social economy of the community. To an impersonal observer, the hostility to the "federation idea" which still persists among many able and high-minded leaders in social work in places

where it has not been tried, and the subtleties to which they are driven to defend their objections, must be a curious psychological phenomenon.

WAR CHESTS

When the war brought demands from the Red Cross, the Y. M. C. A., the War Camp Community Service, the Knights of Columbus, organizations for the relief of civilian populations in Europe, and a host of others, in sums which had never before even been imagined as obtainable from voluntary contributions, and "drive" followed drive in a paralyzing succession, a hot-house development of the idea fundamental in financial federation was forced. The national "war-work" organizations, following the lead of the Treasury Department in its sale of government bonds and thrift stamps, assessed "quotas" on states and cities, based on population, bank clearings and deposits, tax lists, and similar data which could be taken into consideration, and relied on local pride, and the patriotic desire of each community to "do its bit" and "go over the top," to produce the quotas. Local leaders, faced with their quotas, and realizing all the other exceptional demands which the war was making on the resources of their communities, saw that no ordinary methods of raising money would do, and the result was War Chests.

Not everywhere, of course. Many of the large cities, and most of the small towns and country districts, took each drive as it came and worried through it. New York, for instance, for months was scarcely free for a day from swarms of solicitors for one object or another, who pervaded sidewalks, subways, and railway stations, held up automobiles and shoppers, penetrated offices, factories, restaurants, theatres, schools, and homes, subjecting the same person, it might be, to solicitation a hundred times a day, and wheedling or exasperating their money out of them—which they gave good-humoredly, as a rule, even if in good-humored exasperation. In some three hundred cities, however, War Chests had been established by the summer of 1918, and the methods they adopted have a special bearing on the subject of this essay.* The majority of them did not include local charities, but there were several—among them the important cities of Cleveland, Detroit, Toledo, Indianapolis, and Rochester—which did include them. The point of special interest to us, however, is that the War Chests undertook to answer this question, How much shall I give?

THEIR HYPOTHETICAL SCALES

On the theory that every one would want to “do

*Report on War Chest Practice, by Henry M. Wriston, prepared for the Connecticut State Council of Defense; also various unpublished reports.

his share" in supporting work which was "helping to win the war," or that if he did not want to he must anyway, in fairness to the rest, many of the War Chests set up a graduated scale for contributions in proportion to income. Individual ratings were frequently made for persons whose incomes could be estimated from their commercial standing and other data, and for practical purposes the record of their previous subscriptions to philanthropic objects was often taken into account, as indicating, if not what they ought to give, at least what might be expected from them. Whether this was done or not, and in addition to it when it was done, a sliding scale was usually published, to serve as a guide to the individual citizen.

METHOD OF CONSTRUCTION

A great deal of thought was given to the preparation of these schedules. The object was to get the amount that was demanded, and to distribute the burden as widely and as equitably as possible. The starting point was the sum to be raised. That was fixed and definite. The next step was to estimate resources. In some places this was done very sketchily, but in others all the available data were studied with the greatest care, elaborate statistical calculations were made, and the results had scientific value. This was true in Detroit, for example,

where they arrived at the estimate of an annual income of \$125,000,000 for the "capital class" (including all with incomes of over \$3000), and \$200,000,000 for the "wage-earning class." In Youngstown they figured that the pay-rolls amounted to about \$60,000,000 a year, and dividends also to about \$60,000,000.

The next step was to apportion the required total among the income classes. Here there seem to have been two simple guiding principles:

- (1) That every person with an income of any size ought to give something; and
- (2) That the amount which they gave ought to bear some relation to their income, the proportion, as well as the amount, rising with the income.

So they looked at their quota and they looked at the estimated income of the community, and somehow arrived at a conclusion as to how much the different elements of the population ought to give. In Springfield, Ohio, for instance, it was decided that forty per cent of the total should come from wage-earners, thirty per cent from individuals with larger incomes, and thirty per cent from corporations. In Detroit it was decided that of the \$7,000,000 needed, the "capital group" should contribute \$5,000,000 and the wage-earning group \$2,000,000, or respectively four per cent and one per cent of the aggregate estimated income of the two groups. In Youngstown, where the income of the two groups

was estimated to be about equal, two-thirds was assigned to capital and one-third to labor.

In some places contributions to Liberty Loans and to previous drives may have been taken as a basis for the apportionment among groups, but neither of these could be defended as logical, since the purchase of government bonds was primarily an investment, and there was no assurance—but quite the contrary assumption—that all classes of the community had in previous drives “given their share.” We have not found any statement of the method of reasoning by which such decisions were reached, nor have we been able to think of any data which might have furnished a basis for a reasoned calculation. Apparently this stage in the allocation of responsibility rested chiefly on intuition.

The next step was to draw up a graduated scale in accordance with these general conclusions. Statistical ingenuity came in again here, for the problem was to devise a sliding scale which would produce the required amount from the given resources as estimated. But here, too, if there was any principle evolved for determining the minimum percentage on the lowest income, or the rate at which the percentage should go up for each increment of income, we have failed to hear of it. If even for the income tax “theory itself cannot determine any definite scale of progression whatever”* it is diffi-

*E. R. A. Seligman.

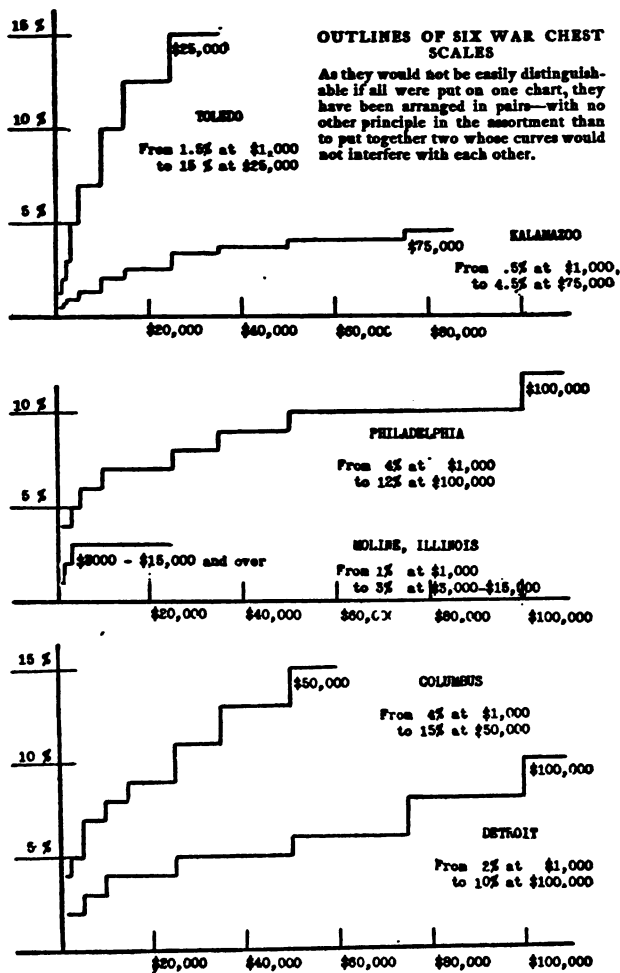
cult to see how it could be expected to provide one for voluntary contributions to charity.

The scales which were adopted, therefore, were in the nature of a working hypothesis rather than a theoretical dictum for general application. In some places, to be sure, they were executed on the community with all the rigor that the extra-legal weapons of persuasion and pressure could command, but in most places some such explanation as this (from York, Pennsylvania) was published with the scale:

Remember that we do not mean to fix contributions from individuals, employers, or employees. That would be absurd, or at least subject to just resentment. But we do mean that contributions by employees, employers, and people of independent means will have to average something like what is indicated in order to obtain the full quota due from York and York County for war relief work. . . . Due allowance must always be made for large families of small children, and for sickness, and sometimes for both. So that many who have fewer dependents will necessarily have to give generously and patriotically more than would otherwise be their proportion.

RANGE AND CHARACTER

There was no uniformity in the scales which were adopted. (See outlines of several of them, on page 120.) The minimum ranged from one-half of one per cent to four per cent of the lowest income, or, as the slogans put it, in more popular terminology, from "One hour a month" to "One day a month."



The maximum ranged from three per cent to fifteen per cent, and was reached anywhere from \$3,000 to \$100,000. We have not come across any scale which differentiated among incomes over \$100,000. The rate at which the scale rose also varied greatly, some calling for ten per cent of incomes of \$10,000; others not reaching five per cent until \$25,000. In districts which included a farming population rates were frequently suggested on the basis of the assessed valuation of taxable property instead of annual income: one per cent, for instance, of the total, or twenty-five cents for each acre, or a sliding scale according to acreage.

The general satisfaction apparently felt in most places by all classes in the community is testimony that the scales were not as a rule considered oppressive. There were "kicks from slackers" who were not able to escape "coming across," and in one or two places the wage-earners thought a larger proportion should have been given by the wealthy. "One day a month," or four per cent, was commonly found to be too high for wage-earners, and there was a good deal of justified criticism in some places that undue pressure was brought to bear on industrial employees, resulting not only in cases of hardship but also in a spirit of antagonism and resentment which was certainly not worth the price. Complaints of dissatisfaction, however, were with details of execution. Most people accepted the

theory that all who had any "giving ability" were responsible for helping to raise the required quota; most of them welcomed the assistance afforded by the suggested scales in making up their minds as to what they could afford and ought to contribute; and for the most part the scales approved themselves as reasonable.

Further testimony to the general approval of the system by those who have tried it is found in the fact that a score or more of the larger cities have converted their War Chests into "Peace Chests" or "Community Funds," which bid fair to displace entirely in those particular cities the old competitive methods of raising money. At present community funds, both those which originated in War Chests and those which have developed from the older financial federations or have been formed since the close of the war, are generally retaining the apportioning feature which was introduced by the War Chests, while they are developing the careful budget-making, joint study of community needs, and joint planning for community welfare, which are essential features of the older financial federations but which the War Chests for the most part were not in position to apply. Some of them may include, in addition to the local "social" and charitable agencies, the civic, religious, cultural, educational, and scientific organizations which appeal for support, and also the national organizations in all

these classes. They may thus become very nearly complete pools for the voluntary contributions of the citizens of their respective communities to philanthropic purposes in the broadest sense of the term, in so far as these are represented by organized agencies and not by individuals.

IMPLIED ANSWER TO OUR QUESTION

Here, then, we have a third formula to put with those offered by ethics and economics (see above, pages 4-5)—one that has been worked out not by theorists, but by “hard-headed” business men and

➤ *Every person can afford and ought to contribute to philanthropic purposes in proportion to his income, such an amount as, if the rest of the community contribute in accordance with the same scale, will provide the total sum needed by the desirable agencies in order to do their work well.*

That sounds promising. But who shall decide which are the desirable agencies, and how much they need? And what criteria shall those who make the decisions use? Shall we be satisfied to leave these decisions to a small committee, and appraise its wisdom according to its success in raising the total amount and adjusting the scale of giving to the abilities and the approval of the public? Or shall we insist that the individual contributors share in the decisions as to the amount needed and its

Insert the following lines just before the sentence in italics :

executives for practical application to an unusual situation. In its lowest terms it amounts to this:

distribution, and judge methods not so much by the financial results as by the degree in which they stimulate citizens to exercise their critical faculties on the social problems and the social work of the community, and provide a channel through which their judgments may become vocal?

VIII

OUR AMERICAN IDEALS

From the variety of active motives which may be distinguished among us and the variety of practice which prevails, it is obvious that the adolescent social conscience of America has not yet made any clear pronouncement on this question of the individual's responsibility for the support of philanthropy. If there were a body of authoritative sentiment regulating conduct on this point, no question would arise in the mind of the public-spirited citizen. He would "just naturally" know how much to give.

ECLECTIC CHARACTER OF AMERICAN STANDARDS

American standards may be—in fact, are bound to be—eclectic. Traditional ideals of the good and the beautiful from every age of human history and from every corner of the world have their hold on some part of the American people. Our standards must receive their sanction, not from any one creed, but from the common elements in all and from the common interest of the nation. American philanthropy, founded on the common impulse to relieve suffering, must, if it is to justify itself to America

of the future, reject the clinging fragments of traditional sentiment and ancient loyalties which have been discredited by later centuries, but must keep the best in all the systems of the past. It must discourage the motives to giving which are socially undesirable and cultivate those which have a high social utility. It must combine our heritage from the past with our knowledge of the present to serve the future.

REACTION TO IDEALS OF THE PAST

As we review the ideals of other periods on this question of the place of philanthropy in the individual life, and as we examine what people actually do about it now, we find ourselves instinctively approving or instinctively condemning, until finally something like an outline of our own ideals emerges.

We do not, for example, find it practicable to simplify our consideration of society, as did the Greeks, by limiting it arbitrarily to a handful of "equals and similars," consulting indeed in a high degree the common welfare within this handful, and devising an organization which would enable them to "live temperately and liberally in the enjoyment of leisure," but which leaves the great mass of the population to get along any way it can.

We appreciate the scrupulous regard of the Jews for justice and their keen sense of society's responsibility for the welfare of each individual; but the

ancient code is not adapted to our conditions, the Rabbinical elaborations go too far in substituting rules for individual decisions, and the underlying assumption of a permanent class of "poor," with stated rights and privileges, is not congenial.

We cherish the Christian teachings of the value of the individual life, irrespective of economic status, and of the importance of sympathy for suffering and of efforts to relieve it; but for the distortions of these teachings which developed through the centuries, and for the system of charity built up by the medieval church on these distortions, it is difficult to feel admiration. When glorification of poverty took the place of love of the poor, and concern for the soul of the giver became the dominating motive to philanthropy, "Christian charity" became in fact an efficient machine for the creation of poverty and the training of mendicants and the cultivation of the pauper spirit. We cannot even admit Lecky's faint-hearted claim that although, as he saw clearly enough, the poverty relieved "was insignificant in comparison with the poverty created," still it was justified because of the "benefit resulting, if not to the sufferer, at least to the donor." Medieval charity not only degraded its beneficiaries and multiplied their number, but it stultified the benefactors, fostered in them an insidious egoism, gave them a ready-made cloak for all the anti-social conduct they might find con-

venient, made them complacent to evil social conditions, and—worst of all—paralyzed their critical faculties.

It is a temptation to speculate how much farther along we might be on the road to "living together with the least amount of friction and with the best safe-guarding of human values"* if Thomas Aquinas and the other men of brains of the middle ages had been investigators and critics instead of apologists; if, instead of using their intelligence to manipulate a few ideas accepted as the authoritative point of departure for all speculation, and harmonizing Aristotle with them, they had put their minds to work on a candid examination of those ideas in the light of prevailing social conditions; if Francis of Assisi had applied his great spiritual force and winning personality to spreading a social gospel based on a wise understanding of human nature and the needs of the time, instead of to the literal carrying out of one or two isolated precepts of Jesus, obviously intended for special circumstances. As it is, medieval charity left a legacy to posterity—in the institutions of stone and mortar which it created, but still more in the false conventions it set up which have become incorporated in our traditional morality—which is a serious handicap to social progress in modern times.

*Prof. John M. Mecklin's statement of "the social problem," in his *Introduction to Social Ethics*.

In feudalism we appreciate the popularization of tenderness to the weak and suffering, due to the spirit of chivalry, and we can see in the responsibility of the lord for his vassals and serfs the germ of a sense of social responsibility; but we are repelled by the idea of two distinct sets of standards, wherein benevolence is accounted the characteristic quality of the aristocracy, and gratitude the corresponding virtue of the dependent. So foreign is this to our temper that we are only amused by the reaction of the English dowager to the "atrocious manners" of our "lower classes," who, when an American friend tried to convey to her that "they mean to be kind," overwhelmed her with: "Kind, my dear? What business have *they* to be *kind*? It is our place to be kind, and theirs to be respectful." We have come to recognize that "*noblesse oblige*" implies an object on which to exercise the aristocratic obligation; that the ideal of "service," whether from nobility to commoners, or from a monastic order to vagrant beggars, or from women with surplus time and men with surplus wealth to the less fortunate men and women of our own day, implies the existence of a class waiting and needing to be served; and that there is danger lest the satisfaction of giving "service" should breed—not necessarily complacent toleration of bad conditions in order that there may be an unfailing supply of unfortunates to serve, but a certain privilege of

spiritual superiority which is as out of harmony with American democracy as class distinctions based on wealth or birth.

We sympathize, even to the point of embodying it in our laws, with the doctrine that the able-bodied poor should not be supported in idleness, and that dependence should not be encouraged for the sake of a putative benefit to the souls of another class; but we have come to reject the Protestant theory that poverty is presumptively a regenerating force, a part of the divine plan of discipline. We have learned that poverty is a very active force for demoralization of character, as well as for breaking down health and efficiency, and that those who live in want are more likely to be criminal, immoral, shiftless, useless, irresponsible, and everything else that is unlovely and socially undesirable, than those who have a comfortable standard of living. We are not so confident that we can infallibly distinguish between poverty that is sent by God and intended as a discipline, and poverty that originates with the Devil and is directed toward destroying the soul, or that we can be sure whether a poor man's faults are the cause or the result of his poverty.

VALUATION OF CURRENT ACTIVE MOTIVES

Among the motives which are discernible as impelling ourselves and our contemporaries to con-

tribute to philanthropic purposes, in the same way, there are some which repel; and among those which arouse approbation some are esteemed more highly than others. If we look for the principle on which these half unconscious estimates are based, it is clearly that of social utility.

Whether the amount of the family budget set aside for church and charity is "God's portion" or the Devil's, whether it is "treasure stored up in Heaven" or might just as well have been "put in the bank," depends on the value of the work which it finances.

Whether loyalty to a society or to a college is laudable or the reverse depends on the quality of the institution's product. There is nothing commendable in continuing to support an organization which no longer meets a need or which fails to use its resources to the best advantage, just as there is no virtue in suffering for what we think right, *if we are wrong*. Such loyalty in fact amounts to vice, for it perpetuates error and delays progress.

There is nothing reprehensible in basking in the glow of "doing good" if good is really accomplished and the exhilaration is not merely the result of going through the motions of philanthropic gymnastics.

If there are exploiting capitalists whose motive is to compensate for injustice by their benefactions—like the usurious Florentine banker of the four-

teenth century who at his death founded a hospital because he wished "to give back to God what he had taken from the world"—they stand condemned because the balance of social values remains on the wrong side, no matter what the amount of their gifts.

Compliance with social pressure, to meet the expectations either of a small group or of community standards, may be all right, provided these expectations harmonize with the demands of the common welfare, and provided the authority of public opinion does not inhibit individual criticism. The trouble about relying upon authority—whether of the church or of public opinion or of a group of experts—is that it tends to discourage thought in the masses who accept it, and thus to hinder the discovery of error and to limit the sources of new ideas. It prevents that continuous play of the intellect over current social issues on which social progress depends.

The ancient impulse to relieve suffering and to increase the sum of human happiness still commends itself so strongly to our modern minds that it sometimes seems the one authentic motive to charity. The extension of our susceptibilities to sufferings which are hidden, to injuries not even suspected by the victims, to the prospective welfare of future generations, to unknown children tucked away in cotton mills, to men of alien race working

twelve hours a day seven days a week, with every other week a twenty-four hour stretch, to hungry millions in China or in—well, even, say, in Soviet Russia—is, as far as it goes, a great advance. But mere susceptibility to suffering, like all undisciplined emotion, has possibilities of harm as well as of good; and foolish charity due to a desire to relieve suffering is as great an evil as mob violence due to a desire that justice should prevail. If we object to giving money to beggars it is not because the compassion which prompts us to relieve their needs is unworthy, but because the method adopted palpably does not relieve them. If there is something vaguely distasteful in the current methods of appeal used by social agencies, with their “visualization” of suffering and their emphasis on bringing sunshine into darkened lives, it is not because we do not want children to smile and oppression to cease and tired mothers to have a rest and sick fathers a chance to get well, but simply because it seems that nowadays we might take it for granted that everybody wants such things. To urge the public to “consult the head for business and the heart for charity” is the supreme insult both to business and to charity—and to the public.

If, finally, this essay has betrayed a temperamental partiality for the intellectual and aesthetic feelings which seem to be playing a part in modern philanthropy, it can at any rate be justified on the

ground that manners and taste are more effective regulators of human conduct than laws or morals. The man who learned in childhood that it is "not nice" to spit in public is much more effectively restrained from scattering germs than the one who thinks it is wrong because it may endanger others or the one who knows there is a city ordinance against it and he may be arrested if he does it. If Judge Gary and the officials of the constituent companies of the Steel Corporation had the same inbred distaste for the twelve-hour day that they have, say, for wearing their hats in a restaurant, it would not exist in their plants. Some means of eliminating it less "gradually" would have been found, just as check-girls have been evolved for the convenience of patrons of restaurants. If we could get to the point where the social conditions responsible for disease and crime and poverty offend our common taste, there would be little need for legislation about them or for organized social work.

MODERN DEMAND FOR "RESULTS"

In a word, we demand—theoretically, at least—that philanthropy shall be judged by results. So much nonsense has been spoken in recent years in the name of "efficiency" that the word must be used with diffidence, but in its highest and deepest sense that is the very essence of our modern ideal

of philanthropy: not the kind of efficiency which expects a filing system to eliminate the need for thinking, but the kind which says that "benevolence" has no claim to the title unless it benefits the beneficiary, and not only that, but unless it benefits as many beneficiaries as possible and benefits them all as much as possible, and that without injuring any one else.

In a rudimentary form, this ideal was at the back of the mind of the boy scout whose record of daily "good turns" read as follows: "Monday, Got a paper for a lady; Tuesday, Got a paper for a lady; Wednesday, Got a paper for a lady; Thursday, Got a newsboy to take a paper to the lady every day." It was expressed by a business man, invited to criticize social work two or three years ago,* when he said that from his point of view social work as it is conducted at present wastes far too much "raw material"—i.e., the money, time, and labor that is put into it, and turns out a "product"—i.e., "the amelioration of immediate human misery and the improvement of various social conditions"—which is inferior both in quantity and in quality. In ethical terms, it was expressed by Mr. Robert W. de Forest, in his presidential address at the National Conference of Charities and Correction in 1903, when he said that every conscientious man, in ex-

Cincinnati

*Fred A. Geier, of Cleveland, at the 1917 meeting of the National Conference of Social Work.

amining his relation to social work, must ask himself, not, What must I do to be saved? and not merely, What must I do to save others? but, What must I do to save as many others as I can?

To demand that benevolence shall not harm is the first step. "Give," said Hesiod, in the dawn of history, "but so as not to injure," and all the philosophers since have added the weight of their authority. But Florence Nightingale had to teach that hospitals should at least not make people sick; the charity organization societies of the 80's, that charity should at least not make people more miserable; and the penologists of every period that correctional institutions should at least not manufacture criminals. They still do, of course, all of them, more or less, but at least we recognize that to that extent they fail—like the tender-hearted but illogical woman so frequently encountered, who says, with a mixture of shamefacedness and complacency, but no sense of any flaw in her reasoning: "Yes, I let her have ten dollars. I suppose it will just go for drink, but I can't bear to see the children suffer." In the last few months she may say "just be wasted" instead of "just go for drink," but no doubt she is still reasoning in the same way.

We go farther now, and say positively that Relief should relieve and that Correction should reform and that Hospitals should cure; and they are doing it more frequently than they used to. We even

say that the conditions which produce poverty and disease and crime should be changed; and some of them, very gradually, are changing as a result of conscious effort. We have even become conscious of Professor Sumner's "forgotten man," whose interests he charged the social reformers of a generation ago with violating, and we say that it is essential to make sure that relief policies shall not indirectly work hardship to self-supporting workmen, and that the money contributed for charity shall not be used in such a way as ultimately to increase the need for charity, and so increase the demands for contributions; but Great Britain had to learn all over again, in connection with her provision for soldiers disabled in the Great War, the elementary lesson of "relief in aid of wages." And when we read this reflection of Sir Gilbert Murray*

I sometimes think, in comparing the ancient world with the modern, that one of the greatest distinguishing characteristics of our modern civilization is an unconscious hypocrisy. The ancients shock us by their callousness; I think we should sometimes startle them by the contrast between our very human conduct in public affairs and our absolutely angelic professions.

—we feel that he might with equal truth have written "social work" for "public affairs."

INDIVIDUAL RESPONSIBILITY OF CONTRIBUTORS

In short, there is a great gap between our best ideals and the level of our performance, which is

*In his Adamson Lecture, printed in the *Century* for July, 1920.

only another way of saying that the best ideals of the time are not yet—as of course they never can be at any time—incorporated in the effective standards of the “average man,” and that methods inherited from the past have not been revised to keep up with advancing ideals. To make the highest standards prevail, and to translate them into the policies and the daily work of social agencies, is the fundamental problem of social work. But it cannot be accomplished by the social workers alone. It demands deliberate reflection and analysis, in comprehensive terms, by the critical and constructive faculties of the entire nation. Upon the contributor of financial support it lays, as his first and highest duty in the matter, “the moral obligation,” as Professor Erskine has put it, “to be intelligent.” He cannot discharge his responsibility by signing a check.

With the corresponding duty which it lays upon organized social work, this essay is not concerned. Obviously the contributor is largely dependent on the data supplied him by the social agencies and by special students of social problems. He cannot decide whether his contribution to a particular society is accomplishing good results or not, in the same way that he can decide whether his shoes are worth what he pays for them or whether his stenographer earns her salary. He is obliged to rely on what the society tells him. There are no automatic tests of the quality of social work, and

thus far little progress has been made in devising objective tests of any kind. He must likewise rely largely on the observation of students of social problems for his knowledge of social conditions and his opinion on the value of social policies. If he is to be in a position to form intelligent judgments on how to place his investments in charity, evidently it is essential that social work shall supply him with dependable and comprehensive material; that the appeals of social agencies shall stimulate his mind rather than his emotions; and that their publicity departments shall not be "promotion" departments, limited to defending and explaining and applauding their own work—"putting over" their commodity—but genuinely educational, raising questions and discussing them, inviting criticism, and using all their ingenuity to excite active thinking about social problems and the methods and policies of social agencies.

CONTRIBUTION OF THOUGHT THE PRIMARY DUTY

The first duty, then, of the man who gives money to philanthropic purposes, is to inform himself on the social problems of the day and to reach an independent judgment on the value of the social work which he is asked to support. If he does that, the amount of his contribution may safely be left to take care of itself.

This is a hard saying. Thinking is much harder than giving money. It may also seem contrary to

the tendencies in modern social work, which has apparently been doing its best in recent years to save the "layman" from the exertion of using his mind. A certain community chest describes itself as "a plan for organizing the work of mutual helpfulness . . . for those whose head and hands are too busy to answer fully the dictates of their hearts"; and the burden of many of the current appeals of social agencies is, "We know you haven't any time to think about these things, but if you will just give us your money, you may trust us to do what you would like to have done. All you need do is to feel bad enough about it all to write us a check. We'll do the rest." This is not an unnatural result of the development of social work which has taken place in the last generation. "Professional" social workers, in all the ardor of their own intellectual, as well as emotional enthusiasm for their work, under the pressure of their vision of what needs to be done and with perfect confidence in their plans for getting it done, have unconsciously been assuming responsibility for acting as the social conscience of the community; and the "average citizen," vaguely affected by all this talk about social problems and social responsibility, and convinced that "something" ought to be done, welcomes the assured word of the "expert," hands over a check, says in effect, "All right, go ahead," and forgets all about it.

The insidious danger in this division of responsibility is that it tends to confine the critical thinking on social welfare to a small specialized group of the population, to bring about "in-breeding" in the consideration of social problems.* The average citizen, if he accepts the publicity material of the social agencies at its face value, if he adopts their slogans without examining them, if he hands over the quota suggested because that is the easiest and quickest way to dismiss the whole business, is contributing nothing to the body of thought on social questions and he is in danger of assisting unwittingly to perpetuate out-grown or premature or false standards.

THE DEMOCRATIC IDEAL OF SOCIAL WORK

This affair of the social welfare is not a delimited field, like medicine or law, for example, and it cannot safely be left to any specialized group of "professional experts." The body of knowledge about social relations and about the effects of the methods which have been tried for dealing with social problems and improving social conditions is by no means so authoritative or so comprehensive that such a procedure is wise. In the very nature of the case it can never be expected to reach that

*Some of the older financial federations, for instance, have noticed a tendency among contributors to "designate" a smaller proportion of their contributions from year to year, or, in other words, to leave more and more discretion with the trustees of the funds.

stage of finality. It has been built up thus far by contributions from many sciences and disciplines, and from many different points of view. Its vitality and its hope of soundness in the future depends on its continued accessibility to suggestions from every possible field of human knowledge and every possible angle of human interest. What social work at the present time most needs, in those who make it their profession, is a mature and developed intelligence, a broad general education, and a lively faculty for self-examination, without any delusions or "wishful thinking." What it most needs in its environing public is criticism based on intellectual understanding coupled with a keen desire for the common welfare, in order that gradually those features which cannot command the approval of the common judgment may be eliminated and a thoroughly "democratic" system may be developed. Just now, for example, it would be extraordinarily valuable if we could have a nation-wide consideration—not merely by "experts in social service," but by the whole heterogeneous variety of American minds—of the question whether it is worth what it costs to maintain national organizations for the purpose of "standardizing" the social work of the country, or whether that money would be better invested if it were used by the locality from which it comes in working out its own standards, meeting its own needs in the best way it could devise, unhampered

by knowledge of the experiments of others or by suggestions from outsiders as to what it should do.

The democratic ideal (it does not seem to be possible to write about any subject just now without bringing in that phrase somewhere), the democratic ideal is to have the kind of social work, both public and private, and the kind of social conditions, which the average citizen approves, just as it is to have the kind of government, the kind of education, the kind of industrial conditions, the kind of courts, the kind of President, he approves. If he really approves bread lines and congregate institutions for children, if he really thinks it is all right that the insane should be crowded together in inadequate hospitals, that boys arrested for a trivial first offence should be subjected to the influence of professional criminals, that most of the feeble-minded should be allowed to pass their irresponsible lives without suitable guardianship, that children should work instead of going to school, that babies should die, etc., etc., then we cannot complain if that is what we have. But if it is only because he does not think about them that he allows such conditions to persist, then a true indictment can be found against him as a derelict citizen.

ARGUMENT FOR PARTICIPATION BY ALL CITIZENS

We seem to be identifying the contributor to philanthropic purposes with the average man. That

too, is demanded by the democratic ideal. In a democracy, social work cannot be defended unless it contributes to the common welfare, and if it contributes to the common welfare it is reasonable that all should share in its support. Income taxes have ordinarily exempted from taxation a certain amount of income, representing what is considered necessary to maintain a minimum standard of living, but to our sharpened flair for the democratic there is something attractive in the argument that a share in the public business for which the income tax is levied should properly be regarded as an element in the minimum standard, and that therefore no income should be exempt. It might be a financial loss to collect a tax on incomes below \$2000 and \$1000, but there might be a gain in the way of increased interest in public affairs and increased national unity which would more than off-set the cost. Financial participation in an enterprise, whether it be voluntary or compulsory, is a magic philter for engendering a sense of responsibility. A social worker of many years' experience makes the interesting observation that in his city, since they have had a community fund, the people seem to feel a greater proprietorship in the private agencies than in the public charities, though "logically" he would not have expected it. This suggests that the sense of responsibility may bear some relation to the amount of mental effort involved in

the financial participation, and that a voluntary contribution may therefore be more efficacious in inspiring responsible interest than the payment of taxes.

This is the fundamental argument for participation in the support of social work by citizens of all grades of income: that social work needs their ideas and their point of view, and that this is the best way to ensure such contribution. By giving or withholding they may express their estimate of the value of the work they are asked to support; and it may be submitted that it is the estimate of the poorer members of the community that should be sought most eagerly. Those who through the experience of their own families and friends have a personal knowledge of the way in which the social agencies do their work are the most competent to judge of their merits. When in a recent community fund campaign the wage-earners in factories and stores very generally criticized the hospitals of the city and frequently refused on that account to make any contribution at all to the fund, there was a presumption at least that something was the matter with the way in which the hospitals were operating, something which might easily have gone undiscovered much longer, if the criticism of those most nearly affected had not found this way to become vocal.

For, although it has been the fashion among social workers in recent years to call the beneficiaries of social agencies, euphemistically, "clients," that is no more than a sentimental fiction. They are not clients, and have not the client's recourse if the service they get is not satisfactory. They may find fault, of course, or they may withdraw from the ministrations which are offered if they are not to their liking, and add themselves to the number "lost sight of;" and occasionally one of them will have the spirit and the intelligence of an Irish woman who complained to the representative of a certain society, "They sint me to yez in May a'ready to improve my condition, and now it's September, and ye ain't improved it yit." But withdrawal of their patronage goes almost unnoticed. It does not affect the standing of the agency; it does not worry anybody much; and it does not "touch the pocket-book" of the organization, since the fees are paid by a third party—the public—which has only second-hand knowledge about the quality of the service for which he is paying.

In order that social work may be of the maximum social utility, it requires the intelligent interest of all elements of the population, and a channel for the expression of their criticism. Because contribution to its support is the best assurance of both these essentials, it is important that this should

not be confined to a small group, but that participation should be as widely diffused as it can possibly be made to become. As to the amount of the contribution—that is considered in the final chapter.

IX

THE QUESTION ANSWERED

The answer which we reach, therefore, at the end of all these pages, is not a tariff of percentages of incomes of different figures. No amount and no proportion can be fixed as a minimum below which the man who wants to do his duty may not go. No set of rules can be substituted for his free personal determination of what he can afford and what it is his duty to give. Certain principles, however, can be suggested for his consideration.

CONTROLLING PRINCIPLES

He cannot afford to give to philanthropic purposes money which is needed for the highest development of himself and those dependent on him by natural ties. There is little danger that he will be tempted to do so, but it remains a sound elementary principle nevertheless—though with Seneca's reservations:

I must help him who is perishing, yet so that I do not perish myself, *unless by so doing I can save a great man or a great cause;*

and those of Thomas Aquinas, who might almost be writing with the present situation of the world in mind:

It would be inordinate to deprive oneself of one's own in order to give to others, to such an extent that the residue would be insufficient for one to live in keeping with one's station and the ordinary occurrences of life; for no man ought to live unbecomingly. There are, however exceptions. . . . When he is in presence of extreme indigence in an individual, or great need on the part of the common weal. For in such cases it would seem praiseworthy to forego the requirements of one's station, in order to provide for a greater need.

He cannot afford to give to philanthropic purposes money which he needs to raise the wages of his employees to a fair standard, to substitute the labor of adults for that of children, to introduce an additional shift in order to eliminate a long working day, to provide decent conditions in his tenements; or money which comes out of surplus derived from exorbitant prices for a monopolistic product or from exorbitant rents. For this is not an economical use of the money, since the relief it brings to those benefitted by the charity which it helps to support is far out-weighted by the injustice done towards those with a prior claim; and, as Cicero said,

Those who injure one man, in order to be generous to another, are guilty of the same injustice as if they diverted to their own accounts the property of their neighbors.

He cannot afford to give money to philanthropic purposes which for one reason or another do not accomplish their benevolent intentions. For that works injury instead of benefit, and is an unjustifi-

able waste of capital; and, *ut ait philosophus*, the good act is only good if, in relation to its object, it wholly serves its purpose. The man who contributes to the support of a social agency is responsible for the quality of its work, and he cannot delegate his responsibility.

The controlling principle is the ultimate common welfare. Social agencies which cannot meet that test should not go on; social agencies which do meet it should be continued; social agencies needed in its interest which do not yet exist should be developed. What the common welfare demands in the way of privately financed social agencies is not axiomatic, nor is it a mystic truth revealed to a chosen few. The true estimate can be reached only if the whole people help to think it out. Progress toward the common welfare demands above everything else constant re-examination, in the light of new conditions and new knowledge, of the measures which have been devised on its behalf in the past; and constant initiative, from as many different points of view as possible, in revising the old and conceiving new measures. There is no group in the population which has a monopoly of the wisdom about the common welfare. Progress towards it will be rapid and sure in proportion as all members of the community contribute their best thought to working out means by which it may be promoted.

A PRAGMATIC FORMULA

The formula which emerges seems to be: *A man can afford, and ought, to contribute to philanthropic purposes such a part of his income as his informed intelligence, guided by a sincere concern for the common welfare, dictates; and this amount he can afford, and ought, to give, "even though he be the poorest man in Israel."*

If this formula should become a general guiding principle, and if some machinery could be put in motion for recording decisions and tabulating them, it might be possible gradually to establish certain norms, but they would not be standards by which to regulate conduct on this point uniformly, and they would have but an academic interest, for historical and speculative purposes, without force as administrative weapons. Each contribution would be what Professor Adler would call an "ideally ethical act," for it would be "completely individualized."

From the social point of view the advantage of the system would be the record it would furnish of popular judgments on methods and policies, the running comment of popular opinion on social problems and proposed remedies, and the resulting vigorous development of the social conscience. The division of responsibility for the care of dependents and unfortunates between the state and private philanthropy would come to correspond with the average man's idea of how that responsibility should

be divided; laws for the protection of women and children and for ensuring minimum standards of all sorts would come to reflect his convictions as to what those standards should be, and their enforcement would cease to present serious difficulties; the work of private organizations would have his enthusiastic approval, because it would embody his ideals.

It is no light demand that this formula makes on the individual. He would find it far simpler to allow himself to be guided by the impulse of the moment or by the judgment of any one who might assume the responsibility of telling him how much he ought to give. But that would be failing to contribute his valuable mite of critical thought towards a democratic solution of the common problems. It may be that under modern conditions the "personal service" which Cicero ranked as "nobler and more becoming to a strong and eminent man" than gifts of money can be given most effectively by a conscientious study of social problems and of the various forms of social work which are asking for support, and reaching conclusions as to their relative utility. Intelligent understanding requires a more substantial "draft . . . upon one's personal energy" than any other form of service. It is less picturesque than many another form. But it is the most needed, and it can be given by everybody.

When this is available, in unstinted measure, as the highest duty of every citizen in his relation to philanthropy, then the amount of his contribution may safely be "what it shall well please him."

The American Economic Association

announces the publication of a special Supplement to the *American Economic Review* for December, 1921, containing the two Essays which were awarded the KARELSEN PRIZES on the subject

WHAT CAN A MAN AFFORD?

The first by Paul and Dorothy Douglas, the second by Carl Joslyn.

The donor of the Prizes believes that most men and women desire to do their duty. The aim of the study is to establish a standard by which those in various financial circumstances can determine what portions of their income they can "afford" and ought to devote to philanthropic purposes, that is, to other than personal and family uses (including saving).

The authors estimate the total amount of income needed annually in the United States for conducting charities on a decent but conservative scale, estimate the contributions now actually being made, and thus determine the charity deficit. The present distribution of family incomes is analyzed and an attempt is made to apportion the charity deficit among the different groups, proper consideration being given to such factors as the amount of income, the size of the family, ages of its members, and its location, as well as to the needs of the investment world. All estimates and calculations are based on the latest statistical data and are arrived at by the most approved methods.

The American Economic Association
Yale Station, New Haven, Conn.

(See opposite page)

From this review it is obvious that social work is in its gawky adolescent stage. . . . The urgent need of social work just at this time, if it is to reach a well-proportioned maturity, is that it should "survey" itself with the same scientific eye that it has been turning on adverse conditions, appraising its accomplishments with reference to the total number of human beings concerned rather than by exceptional cases of brilliant success, measuring progress by the methods generally in use rather than by the degree of acquiescence in formulated principles or the extent to which its own jargon has been adopted, and above all, with the whole complex system of social work in mind, not one specialized field, much less the interests of one particular organization; and that it should then enlist the interest of a wider public, seeking the assistance of all elements of the population in determining policies, until the promotion of the social welfare shall be no longer the affair merely of a small "professional" group, but of every citizen in the democracy.

Concluding paragraph from

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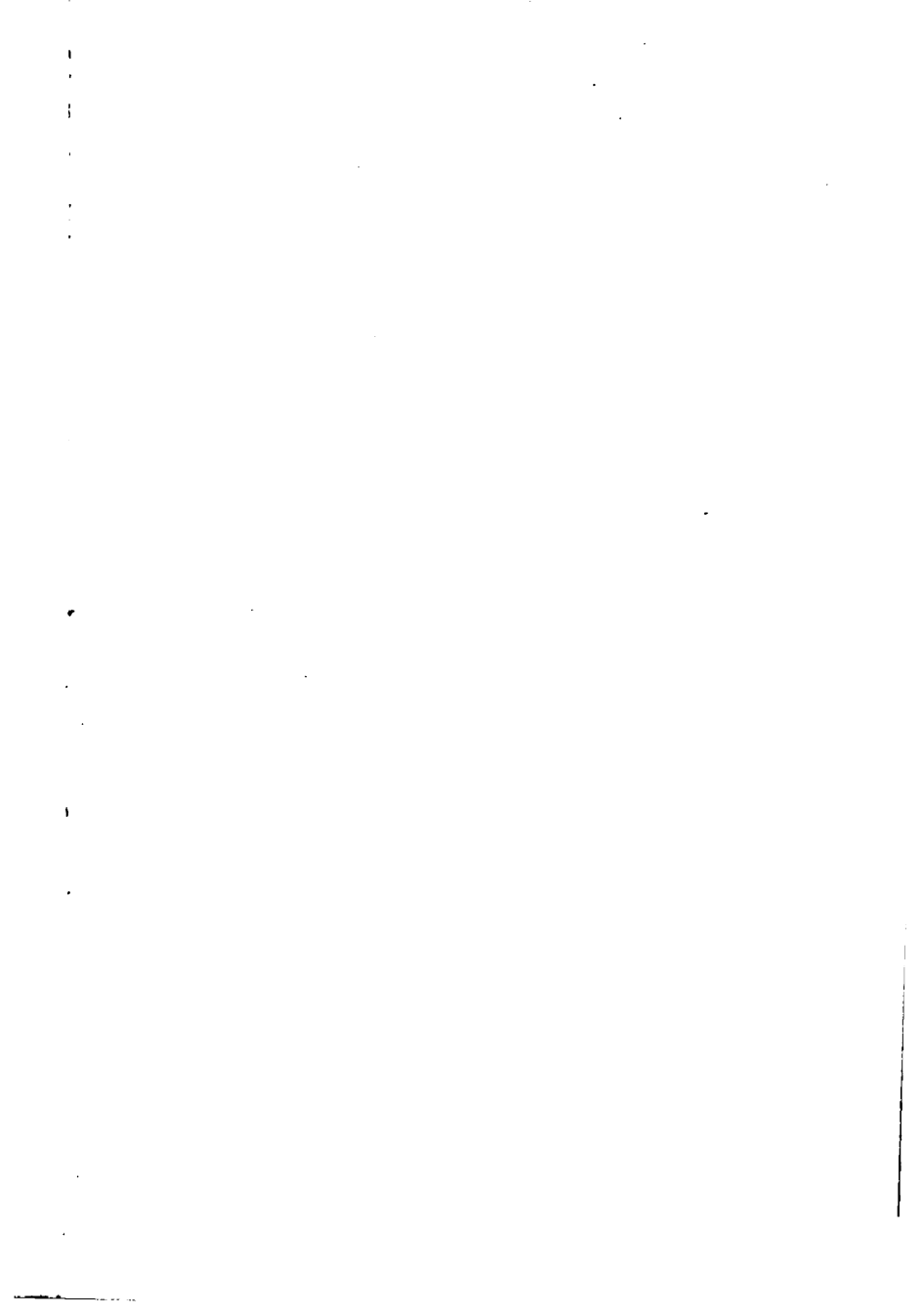
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